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NORTH CAROLINA BANKING COMMISSION

1989 ANNUAL REPORT

of

STATE-CHARTERED BANKS

JANUARY 1 - DECEMBER 31, 1989

STATE OF NORTH CAROLINA - COMMISSIONER OF BANKS
MAY 20. 1775
APRIL 12, 1776

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TABLE OF CONTENTS

Transmittal Letter i

ADMINISTRATION

Office of the Commissioner of Banks 2
North Carolina Banking Commission 3
Policy Statements
  Courier Service 4
  Elimination of Director Liability 4
  North Carolina Enterprise Corporation 5
  Loan Production Office 6
  Stock Option and Purchase Plans 8
  Restoration of Rights 8
  Liquidity Guidlines 9
  Offering Circulars, Bylaws, News Releases and other Miscellaneous Matters 11
1990 & 1991 Banking Holiday Schedule 12
Regulation of State and National Banks 13
Addresses of Federal Regulators 13

ACTIVITIES OF STATE-CHARTERED BANKS

1989 Changes in State-chartered Banks
  Summary Statistics 16
Table of Changes in State-chartered Banks
  New Banks 17
  New Branches 17
  Branch Closings 18
  Branch Relocations 18
  Branch Name Changes 19
  Other Changes 19

FINANCIAL INFORMATION

Consolidated Comparative Statement 22
Consolidated Report of Income 23
Statements of Condition for each State-chartered Bank (Alphabetical by Location) 24

COMPARATIVE INFORMATION

Banks in North Carolina Ranked by Total Assets (National and State-chartered) 88
Banks in North Carolina Ranked by Total Deposits (National and State-chartered) 90
State-chartered Banks Ranked by Total Assets 92
State-chartered Banks Ranked by Total Deposits 94

Employees and Total Assets of North Carolina
State-chartered Banks 96

PRODUCTS AND SERVICES

North Carolina Banking Products and Services 101
1989 Survey of Revenue Producing Services 102

DIRECTORY OF BANKS IN NORTH CAROLINA

National Banks in North Carolina 107
State-chartered Banks in North Carolina
  Home Offices (Alphabetical by location) 108
  Proposed New Banks 111
  Nondepository Trust Companies 111
North Carolina State-chartered Banks and their Branches
  (Alphabetical by bank) 112
  (Alphabetical by location) 133

DIRECTORY OF BANK HOLDING COMPANIES

North Carolina Bank Holding Companies 156
Out of State Bank Holding Companies 160

HISTORICAL INFORMATION

Commissioners of Banks 164
Opening Dates of North Carolina State-chartered Banks 165
Record of Assets and Deposits (1902-1989) 168
History of Maximum Interest Rate under Chapter 24 170

30 May 1990

The Honorable James G. Martin, Governor
and
The Honorable Members of the North Carolina General Assembly

I respectfully submit the **1989 Annual Report of the Commissioner of Banks.** Our statutory mandate is "to ensure safe and conservative management of the banks under its supervision taking into consideration the appropriate interest of the depositors, creditors, stockholders, and the public in their relations with such banks."

This report details how these duties were carried out in 1989. It also provides the general public and the business community financial and statistical information about North Carolina state-chartered banks.

Twenty-eight banks, 4 trust departments, 2 non-depository trust companies, and 14 electronic data processing facilities were field examined. Each bank is also constantly monitored and its condition analyzed. The purpose of both the on and off-site work is to maintain safe and sound banks in order to protect all appropriate interests.

An active outreach program is conducted to benefit the public in its relations with state-chartered banks by the investigation and adjustment, if appropriate, of each individual consumer complaint.

State-chartered banking continues to grow in North Carolina as assets increased 10.79% from $15,204,120,000 to $16,845,388,000. Asset growth was more than matched by capital growth as total equity capital increased 13.28% from $1,114,229,000 to $1,262,227,000. Return on assets also increased from .90% to .94% and return on equity from 12.10% to 12.65%.

As of December 31, 1989 62 banks, with 946 branches, and 4 limited service facilities (a new concept offered by the 1989 General Assembly) were in operation. An additional 6 new banks were approved during the year.

A first ever Outside Directors' Conference was held in April 1989, for directors not employed by their banks. It was attended by 161 directors from 48 banks. Its success requires this becoming an annual event in order to strengthen bank management. Commissioner's Days, a regulatory update on banking issues, continues to be a success as 239 people connected with the banking industry attended the August 1989 two-day session.

Of necessity, a surprisingly large amount of time was spent on the problems of the savings and loan industry, which fortunately are very minor in North Carolina, in comparison to some other states. This was brought about by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, signed into law by President George Bush on August 9, 1989, which encourages savings and loans to become banks both by merger and by conversion.

As the Banking Commission heads toward its sixtieth anniversary in 1991, it is my privilege to assure you that state-chartered banks in North Carolina are safe and conservatively managed, and are continuing to profitably serve the public.

Sincerely,

William T. Graham
Commissioner of Banks

ADMINISTRATION

THE COMMISSIONER OF BANKS

The Commissioner of Banks regulates and supervises banking activities under Chapter 53 of the General Statutes of North Carolina. The primary responsibilities of this office are to ensure the safe conduct of banking business, to maintain public confidence in state-chartered banks, and to protect the banks' depositors, debtors, creditors, and shareholders.

A strong program of supervision and regulation helps ensure that these goals are met. This program includes on-site examinations, statistical monitoring and analysis as well as administrative assistance and support. Besides its supervisory and regulatory responsibilities, this office also answers consumer inquiries and complaints.

In 1989 the North Carolina Banking Commission conducted examinations of 28 banks, 4 trust departments, 2 nondepository trust companies, and 14 electronic data processing facilities. In addition, there were 11 supervisory visitations and 5 bank holding company inspections.

May 30, 1990

William T. Graham	*Commissioner of Banks*
Hal D. Lingerfelt	*Deputy Commissioner of Banks*
L. McNeil Chestnut	*General Counsel*
W. Reitzel Deaton	*Consumer Finance Administrator*
David C. Evers	*Special Services Administrator*
Phyllis A. Stephens	*Special Assistant*

Linda H. Bailey
Lisa A. Baker
V. Winston Barnes
Karen Blakely
Valencia Boomer
Patrick D. Brennan
Ruth D. Britt
Richard E. Carter
John L. Clark
Lyn R. Cochrane
Judy M. Craft
Ruth C. Daniel
George P. Davis
Lloyd H. Davis
Kay R. Denning
Bahman Dorafshar
Al G. Edwards, III
S. Kern Freeze
Raymond E. Grace
Betty Hagerty
David B. Hanson
Tami W. Hinton
Jay Wayne Love
Thomas L. McElreath
Otis M. Meacham
Norwood H. Mitchell, Jr.
Anda Morton
Frank I. Murray
Doris M. Perry
Wilma M. Perry
Anthony C. Powell
Donald S. Rayle
Norma F. Reardon
Nancy G. Rhue
G. Scott Smith
Garland Stewart
Sam Strickland
Debbie A. Thompson
Henry B. Watkins
John D. Wooten, Jr.

THE NORTH CAROLINA BANKING COMMISSION

The North Carolina Banking Commission provides rules for the guidance of the Commissioner of Banks as he supervises state-chartered banks and enforces the banking laws of North Carolina. It hears appeals resulting from the Commissioner's actions and considers applications for new bank charters and bank mergers.

According to N.C.G.S. 53-92, the State Banking Commission must have 15 members which includes the State Treasurer who is chairman and ex-officio member. North Carolina law requires that Commission membership be drawn from a broad spectrum of economic endeavors. So that the Commission will have members with expertise in banking, six practical bankers, persons who hold managerial or supervisory positions in a bank or have retired from such duties, are appointed. The Governor appoints five practical bankers while the Lieutenant Governor appoints one.

In order to represent fully the "consumer, industrial, manufacturing, professional, business, and farming interests of our State" (N.C.G.S. 53-92), the remaining eight members must represent the borrowing public. The Governor appoints seven public members, and the Speaker of the House appoints one.

Current Banking Commission Members

Member	Address	Term Expires
Chairman, Ex officio: **Harlan E. Boyles** State Treasurer	State Treasurer 325 N. Salisbury St. Raleigh 27611	
James C. Adams Practical Banker	Vice President & City Executive First Citizens Bank P.O. Box 1308 Mt. Airy 27030 919/789-9561	April 1, 1991
***J. W. Adams** Practical Banker	Chairman of the Board & Administrative Officer United Carolina Bank P.O. Box 5021 Monroe 28110 704/289-7486	April 1, 1991
Sue M. Adams Public Member	1716 Brentwood Circle Wilson 27893 919/243-4854	April 1, 1993
Roger L. Dick Practical Banker	Chief Executive Officer Bank of Stanly P.O. Box 338 Albemarle 28002 704/983-6181	April 1, 1993
Betty Jo Faircloth Public Member	Administrative Assistant Faircloth, Taylor, & Yarborough 705 Cutchin Street Clinton 28328 919/592-3102.	April 1, 1993
Paul E. Fisher Practical Banker	Chairman & Chief Executive Officer Farmers & Merchants Bank P.O. Box 304 Granite Quarry 28072 704/279-7291	April 1, 1993
+Robert H. Gage Public Member	Attorney Cox and Gage 305 College Street Morganton 28655 704/438-4000	April 1, 1991
C. Ray Kennedy Practical Banker	Executive Vice President Southern National Bank P.O. Box 668700 Charlotte 28266 704/522-6854	April 1, 1993
Joe I. Marshall Practical Banker	Senior Vice President & Regional Supervisor First Citizens Bank P.O. Box 610 Madison 27025 919/548-6087	April 1, 1991
Ken Martin Public Member	President First Protective Financial Corporation P.O. Box 17388 Raleigh 27609 919/781-8440	April 1, 1993
A. C. Parker Public Member	President Beacon Financial Services, INC 717 Hay Street Fayetteville 28301 919/323-4434	April 1, 1991
William P. Pope Public Member	Attorney Pope, McMillan, Gourley, Katteh & Parker, P.A. P.O. Drawer 1776 Statesville 28677 704/873-2131	April 1, 1993
Felix S. Sabates Public Member	Chief Executive Officer Top Sales Company, INC 800 East Boulevard Charlotte 28203 704/372-9527	April 1, 1993
Joseph D. Teachey, Jr. Public Member	Joseph D. Teachey Produce P.O. Box 602 Wallace 28466 919/285-4502	April 1, 1991

All Appointed by Governor James Martin except:
* Appointed by the Lt. Governor
+ Appointed by the Speaker of the House

POLICY STATEMENTS

In the normal course of business, the Commissioner of Banks must rule on banking issues that are not always clearly or completely covered by law. The following policy statements issued by the Commissioner of Banks represent such rulings. These statements are based on existing law and the Commissioner's judgement of what is best for the interests of the banking public and viability of the industry. At his discretion he may issue, revise, rescind, reissue, or otherwise alter policy statements.

Courier Service

A bank may provide a courier or messenger service pursuant to a written agreement between the bank and its customer wherein at least the following items are specifically and appropriately addressed:

1. That the courier is the agent of the customer and not of the bank.
2. Deposits collected under this arrangement are not considered as having been received by the bank until they are actually delivered to the teller at the bank's premises.
3. Checks are considered as having been paid at the bank when the money is handed to the courier as agent for the customer.

Approval of a courier service in no way protects the bank from any liability arising in connection with the service. We are advised that any transactions conducted by a courier service are in no way insured by the Federal Deposit Insurance Corporation. Although not required, caution would dictate that this fact be prominently disclosed to the customer.

Bank Policy Statement No. 1

WILLIAM T. GRAHAM
Commissioner of Banks

July 12, 1988

Elimination of Director Liability

G.S. 55-7(11) allows corporations to limit or eliminate personal liability of a director for monetary damages except for:

1. Acts or omissions not made in good faith that the director at the time of such breach knew or believed were in conflict with the best interests of the corporation;
2. Any liability imposed by G.S. 55-32;
3. Any transaction from which the director derived an improper personal benefit, or
4. Acts or omissions occurring prior to October 1, 1987.

The limitation on personal liability does not apply under G.S. 53-1 et. seq. The Commissioner of Banks will not approve bank charter amendments limiting director liability that do not expressly provide that director liability is not eliminated or limited with regard to acts or omissions where the elimination or personal liability of directors for monetary damages would be contrary to the provisions of G.S. 53-1 et.seq. The following language is acceptable:

> Acts or omissions where the elimination of personal liability of directors for monetary damages would be in violation of the provisions of Chapter 53 of the North Carolina General Statutes (or any successor statute).

Although not legally required, proposed amendments to the corporate charter of a bank should be submitted to the Commissioner of Banks for review prior to the required notice to shareholders to eliminate confusion over acceptable language and assure that charter amendments will be approved for filing if approved by shareholders.

Bank Policy Statement No. 2

WILLIAM T. GRAHAM
Commissioner of Banks

October 3, 1988

North Carolina Enterprise Corporation (Revised)

Policy Statement No. 3, entitled "North Carolina Enterprise Corporation," dated November 14, 1988, is revoked in its entirety and reissued as follows.

G.S. 53A-35 provides for the formation of North Carolina Enterprise Corporations for the purpose of providing "mezzanine finance capital and credit for investment in rural areas of the State."

G.S. 53-47 limits a bank's total investment in stocks of other corporations, firms, partnerships, or companies, to 75% of its unimpaired capital fund (G.S. 53-1(9)). With the prior written approval of the Commissioner of Banks, investments may be made in stock of the North Carolina Enterprise Corporation.

The Commissioner of Banks will approve or deny investment requests in the North Carolina Enterprise Corporation on an individual basis. Such requests must contain the following:

TO: William T. Graham
Commissioner of Banks
430 N. Salisbury Street
Dobbs Bldg. Box 29512
Raleigh, North Carolina 27626-0512

RE: INVESTMENT IN THE NORTH CAROLINA ENTERPRISE CORPORATION

NAME OF BANK: ______________________

____

ADDRESS OF BANK: ______________________

____

PROPOSED AMOUNT OF INVESTMENT IN THE NORTH CAROLINA ENTERPRISE CORPORATION: $__________; TOTAL OF UNIMPAIRED CAPITAL OF BANK: $__________; TOTAL CURRENT INVESTMENT IN STOCKS SUBJECT TO THE 75% LIMITATION (INCLUDING $__________ TOTAL PRIOR INVESTMENTS IN NORTH CAROLINA ENTERPRISE CORPORATION): $__________; PERCENTAGE OF UNIMPAIRED CAPITAL AFTER SUBJECT PROPOSED INVESTMENT IS BOOKED: __________%

This __________ day of __________, 19_____.

____
Authorized Officer

____
Name and Title

Bank Policy Statement No. 3 (Revised)

WILLIAM T. GRAHAM
Commissioner of Banks

July 6, 1989

Loan Production Office

A Loan Production Office (LPO) is hereby defined as an office in North Carolina of a nonresident bank established solely for the purpose of soliciting loans. LPO's will be approved in North Carolina by letter agreement executed by the Commissioner of Banks (Commissioner) and the nonresident bank which provides that:

1. The LPO may solicit loans, assemble credit information, make property inspections and appraisals, complete loan applications and perform other preliminary paperwork in preparation for the making of a loan;
2. The LPO may not approve loans or disburse loan proceeds;
3. The LPO may not solicit or accept deposits;
4. The LPO may be inspected by the Commissioner for compliance with the letter agreement, the cost of which inspection shall be borne by the nonresident bank;
5. The nonresident bank will complete and keep current a Loan Production Office Registration with the Commissioner; and
6. The LPO will obtain from the Secretary of State a Certificate of Authority to do business in North Carolina.

Bank Policy Statement No. 4

WILLIAM T. GRAHAM
Commissioner of Banks

July 28, 1989

Attachments:
Loan Production Office Registration Form
Sample Letter of Agreement

Loan Production Office Registration

Date:

I. BANK STATUS

1. Name of nonresident bank: ____________________
2. Address of nonresident bank: ____________________
3. ( ) State Charter ( ) National Charter
4. State of charter or where authorized to do business ____________________
5. Member of Federal Reserve System? ( ) Yes ( ) No
6. Subsidiary of bank holding company? ( ) Yes ( ) No
7. Name of bank holding company (if applicable): ____________________
8. State of incorporation of bank holding company ____________________

II. NORTH CAROLINA OFFICE

1. Location (exact address): ____________________
2. North Carolina mailing address: ____________________
3. Telephone Number: _____/_____ - _____
4. Person in charge of North Carolina office: ____________________
5. How many people will be present in North Carolina soliciting loans? ____________________
6. Name and address of North Carolina Agent for Service of Process: ____________________

____
Registrant

____
By Title

(Sample Letter of Agreement)

The purpose of this letter is to confirm in writing an agreement between _______________ (Bank) and the Commissioner of Banks (Commissioner) regarding the terms under which Bank will establish and operate a Loan Production Office in North Carolina. It is understood and agreed that:

1. Bank will occupy office space in__________, North Carolina, which will be staffed by resident loan officer. Resident loan officers may solicit loans for the account of Bank throughout North Carolina; take loan applications from prospective borrowers, assemble credit information, inspect and appraise property taken as collateral and update loan and credit file information. Provided, however, final credit decisions regarding all loans submitted by resident loan officers will be made by Bank at Bank's principal office. Under no circumstances will resident loan officers in North Carolina approve, or have any authority to approve, loans.

2. Funding for all North Carolina loans solicited by Bank's resident loan officers will be provided by Bank from Bank's principal office to the borrower or the borrower's account, the borrower's agent, or to an escrow agent. Loan production officers in North Carolina will not disburse loan proceeds or any other money to any borrower.

3. Bank will not solicit or accept money for deposit in North Carolina nor will it issue checks in this state. Bank will not maintain customer accounts in North Carolina for deposit or withdrawal nor will it advertise or represent that Bank will offer such services. Bank's sole activity in this state will be that of soliciting loans through its resident loan officers.

4. The North Carolina Loan Production Office of Bank, nor any of its agents or employees, may collect loan payments. Such payment will be made directly to the Bank.

5. Bank submits its Loan Production Office to the jurisdiction of the Commissioner and will voluntarily allow the Commissioner, or his designated examiner, to periodically inspect the office for compliance with the terms and conditions set out herein. Bank will bear the reasonable cost of this inspection.

6. Bank will obtain a Certificate of Authority from the North Carolina Secretary of State to do business in North Carolina and will complete a Loan Production Office Registration form.

When Bank has accepted and returned this letter of agreement together with a Loan Production Office Registration form and filed its Application for Certificate of Authority with the Secretary of State, the Commissioner will advise that office that Bank is properly entitled to utilize the term "Bank" in its corporate name in this state. Permission to use the term "Bank" is effective only so long as Bank operates its Loan Production Office in North Carolina under the jurisdiction of the Commissioner of Banks in accordance with the terms of this letter of agreement.

Please acknowledge acceptance of this letter agreement by signature of an authorized officer of Bank.

Sincerely,

William. T. Graham
Commissioner of Banks

ACCEPTED this_____________ day

of______________, 19____

____
(Bank)

By :
____

Title :
____

Stock Option and Purchase Plans

G.S. 53-43.3 allows state-chartered banks to establish stock option plans for officers, directors, and employees and stock purchase plans for officers and employees. Such plans must be adopted by the bank's board of directors and approved by the holders of 2/3 of the particular class or classes of stock entitled to vote thereon and by the Commissioner of Banks.

4 NCAC 3C .1302 sets out the applicable regulations. Plans that do not allocate to any one person more than 40% of the shares reserved for option are reasonable in relation to the purpose of the plan and the needs of the bank and therefore comply with 4 NCAC 3C .1302(3). Stock option plans which do not allocate to the plan more than 10% of the total of the bank's outstanding shares and the shares reserved for the plan are reasonable in relation to the bank's capital structure and anticipated growth and therefore comply with 4 NCAC 3C .1302(4).

Plans otherwise in compliance which do not exceed the 40% and 10% limitations will be approved by the Commissioner of Banks.

Bank Policy Statement No. 5

WILLIAM T. GRAHAM
Commissioner of Banks

August 31, 1989

Restoration of Rights

12 U.S.C. 1829 prohibits persons convicted of certain criminal offenses from serving as directors, officers, or employees of a bank without the written consent of the FDIC. It is the policy of the Commissioner of Banks that no person convicted of a felony, or of any misdemeanor involving dishonesty or breach of trust, shall serve as a director, officer, or employee of a bank without having his right to serve restored.

A bank seeking the Commissioner of Bank's approval for restoration of rights must first apply to the FDIC for its consent. It must file FDIC Form 6710/07, "Application Pursuant to Section 19 of the Federal Deposit Insurance Act." For current guidelines and additional information the bank should contact the FDIC Regional Attorney.

If the FDIC finds that 12 U.S.C. 1829 applies and refuses to consent to the service, the matter is terminated and the Commissioner of Banks will not consider a request for restoration of rights.

If the FDIC consents to the service, or refuses to take any action because 12 U.S.C. 1829 does not apply, only then should the bank apply to the Commissioner of Banks for restoration of rights. To apply the bank must submit the same documents and information furnished to the FDIC and any additional information requested by the Commissioner.

It is the policy of the Commissioner of Banks to grant approval for the service if the FDIC consents. If the FDIC takes no action because it finds that 12 U.S.C. 1829 does not apply, this office will nevertheless consider the request. In some cases, however, the Commissioner of Banks may more broadly construe the phrase "any criminal offense involving dishonesty or breach of trust" and thereby deny a request consented to, or had no action taken upon, by the FDIC.

Bank Policy Statement No. 6

WILLIAM T. GRAHAM
Commissioner of Banks

October 23, 1989

Liquidity Guidelines

Uniform liquidity standards are established as set out herein in order that all banks will be aware of the manner in which Banking Commission examiners evaluate a bank's liquidity and so that the standards will be uniformly applied.

It is strongly recommended that each bank adopt a suitable written liquidity and funds management policy. In developing such a policy, the Board of Directors should address such factors as, including but not limited to, prevailing economic conditions (allowing for fluctuations), bank marketing strategy, historical asset and liability mix, asset and liability rate sensitivity, competition, and management experience. The Board should also consider "worst case scenarios" and emergency situations, and plan accordingly. After approval, the Board should review the policy at least annually.

Bank management is responsible for providing adequate liquidity in all foreseeable situations. In defining liquidity parameters, the following limits on each ratio are recommended (see Attachment 1, LIQUIDITY RATIO AND DEPENDENCY RATIO WORKSHEET):

Liquidity Ratio:	**Minimum 25%**
Total Loans to Total Deposits:	**Maximum 80%**
Total Loans to Total Assets:	**Maximum 70%**
Temporary Investment to Volatile Liabilities:	**Minimum 100%**
Volatile Liability Dependence:	**Zero or Negative**

Not all banks are going to meet these guidelines. Moderate deviation from the herein standards may be justified in some institutions and such situations will be considered individually. Those banks which are in substantial noncompliance are incurring undue risks and will be made to improve their liquidity if they cannot justify their actions. Examiners will determine if the bank assumed its adverse liquidity position by design or by accident, and what decisions or events led to the situation. Such review will reveal a great deal about the expertise of management and the bank's ability to react to changing economic conditions.

The examiner's evaluation of a bank's liquidity will be made in the context of these recommendations. A bank's liquidity will be considered when the Commissioner of Banks renders decisions regarding branch applications and other matters wherein such approval is required. The Commissioner of Banks has enforcement powers should it be deemed necessary that a bank implement corrective measures to improve liquidity.

Terms and ratios referred to herein are computed in compliance with the definitions and methods contained in the Report of Examination, FFIEC call report instructions, and the User's Guide for the Uniform Bank Performance Report (see also Attachment 2, DEFINITIONS).

Bank Policy Statement No. 7

WILLIAM T. GRAHAM
Commissioner of Banks

November 21, 1989

Attachments: Liquidity Ratio and Dependency Ratio Worksheet

Definitions

LIQUIDITY RATIO AND DEPENDENCY RATIO WORKSHEET

SHORT TERM INVESTMENTS (Due in One Year or Less)		////////////////	////////////////
1. Temporary Investments (Per UBPR Definition)			////////////////
2. Other Money Market Instruments (Describe)			////////////////
			////////////////
3. TOTAL SHORT TERM INVESTMENTS			
OTHER MARKETABLE ASSETS (Due Over One Year)		////////////////	////////////////
4. U.S. and Agency Securities (BV)			////////////////
5. Other Investment Quality Securities (BV)			////////////////
6. Other Marketable Assets (Describe)			////////////////
			////////////////
7.TOTAL OTHER MARKETABLE ASSETS			
ADD:		////////////////	////////////////
8. Cash and Noninterest-bearing Balances			////////////////
9. Appreciation In Above Securities			////////////////
LESS:		////////////////	////////////////
10.Reserve Requirements Being Met by Any of Above			////////////////
11.Liabilities Secured by Any of Above			////////////////
12.Depreciation In Above Securities			////////////////
13.NET CASH, SHORT TERM, AND MARKETABLE ASSETS			
POTENTIALLY VOLATILE LIABILITIES	_____%_____	////////////////	////////////////
14. Total Brokered Deposits			////////////////
15. Other Time Deposits of $100M And Over			////////////////
16. Deposits Held in Foreign Offices			////////////////
17. Fed Funds Purchased and Repos			////////////////
18. Other Borrowings and Debt Due In One Year			////////////////
19. Other (Describe)			////////////////
20. TOTAL POTENTIALLY VOLATILE LIABILITIES		////////////////	
OTHER DEPOSITS	/////////////	////////////////	////////////////
21. All Other Deposits Not Listed Above			////////////////
22. Adjustments: (Describe)			////////////////
			////////////////
23. TOTAL OTHER DEPOSITS	/////////////	////////////////	
24. TOTAL DEPOSITS AND SHORT TERM LIABILITIES	100%	////////////////	
25. LESS: Item 11 Above			
26. NET DEPOSITS AND SHORT TERM LIABILTIES			
************* LIQUIDITY RATIO - LINE 13 DIVIDED BY LINE 26 *********************************			
LONG TERM ASSETS FUNDED WITH POTENTIALLY VOLATILE LIABILITIES		////////////////	////////////////
27. Net Potentially Volatile Liabilities (Assets)-Line 20 Minus Line 3		0	////////////////
28. Total Earning Assets Minus Line 3			////////////////
************* DEPENDENCY RATIO - LINE 27 DIVIDED BY LINE 28 *********************************			

Definitions

Liquidity Ratio:

Net liquid assets divided by net deposits and short term liabilities. Refer to worksheet.

Total Loans:

Total loans and leases net of unearned income.

Temporary Investments:

The sum of interest-bearing balances due from depository institutions, federal funds sold and securities purchased under agreements to resell, trading account assets, and debt securities with remaining maturities or earliest repricing opportunity of one year or less.

Volatile Liabilities:

The sum of all brokered deposits, time deposits of $100 thousand or more, all foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, interest-bearing demand notes issued to the U.S. Treasury (TT&L note option), and other liabilities for borrowed money.

Volatile Liability Dependence:

Volatile liabilities less temporary investments, divided by the sum of net loans and leases plus investment securities with remaining maturities or earliest repricing opportunity of MORE than one year. This ratio measures the degree to which volatile liabilities are funding loans and long term securities. Banks with low or negative ratios are minimizing the liquidity risk incurred when conditions inhibit the bank's ability to retain the volatile funds.

Offering Circulars, Bylaws, News Releases and Other Miscellaneous Matters

North Carolina state-chartered banks are not required by law or regulation to file with the Commissioner of Banks (Commissioner) for approval their offering circulars or copies of their corporate bylaws. Neither are they required to file copies of periodic financial statements or reports published for the benefit of shareholders, news releases, or like matters.

However, a state-chartered bank should maintain with the Commissioner a current copy of its bylaws and provide him with a copy of any offering circulars. When received, these documents will be included in the bank's file for informational purposes only. These documents will not be subject to formal review and comment as the Commissioner is without authority to approve or disapprove the same. The Commissioner may, if deemed appropriate, comment informally on a case-by-case basis. Such review and comment should not be expected or requested.

Banks are encouraged to provide the Commissioner with copies of periodic financial statements and reports provided to shareholders and copies of news releases and like information provided to the public.

Bank Policy Statement No. 8

WILLIAM T. GRAHAM
Commissioner of Banks

November 28, 1989

1990 NORTH CAROLINA BANK HOLIDAY SCHEDULE

MANDATORY

Holiday	Day	Date
New Year's Day	Monday	January 1
President's Day	Monday	February 19
Good Friday	Friday	April 13
Memorial Day	Monday	May 28
Independence Day	Wednesday	July 4
Labor Day	Monday	September 3
Thanksgiving	Thursday	November 22
Christmas	Tuesday	December 25

OPTIONAL

Holiday	Day	Date
Martin Luther King's Birthday	Monday	January 15
Veterans Day	Sunday	November 11

1991 NORTH CAROLINA BANK HOLIDAY SCHEDULE

MANDATORY

Holiday	Day	Date
New Year's Day	Tuesday	January 1
President's Day	Monday	February 18
Good Friday	Friday	March 29
Memorial Day	Monday	May 27
Independence Day	Thursday	July 4
Labor Day	Monday	September 2
Thanksgiving	Thursday	November 28
Christmas	Wednesday	December 25

OPTIONAL

Holiday	Day	Date
Martin Luther King's Birthday	Monday	January 21
Veterans Day	Monday	November 11

REGULATION OF STATE AND NATIONAL BANKS

The system of state and federal banking regulations which the United States has adopted is known as the dual banking system. This system allows both state and federal governments to charter and regulate banks.

Federal regulators include the Federal Reserve, Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC). The Federal Reserve regulates bank holding companies and state-chartered Federal Reserve members. The OCC charters and regulates national banks while the FDIC serves as the insurer of both national and state-chartered banks. National banks are automatically members of the Federal Reserve and must be insured by the FDIC.

On the state level, the individual state banking authority charters and regulates state banks. For North Carolina, this regulatory agency is the North Carolina Banking Commission. In addition to the Banking Commission, the FDIC also regulates state-chartered banks because North Carolina requires state banks to have federal deposit insurance.

ADDRESSES OF FEDERAL REGULATORS

FEDERAL RESERVE BANK OF RICHMOND

701 East Byrd Street
P.O. Box 27622
Richmond, Virginia 23261
800/446-7045

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Marquis One Tower, Suite 600
245 Peachtree Center Avenue
Atlanta, Georgia 30303
404/659-8855

FEDERAL DEPOSIT INSURANCE CORPORATION

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ACTIVITIES

OF

STATE-CHARTERED

BANKS

1989 CHANGES IN STATE-CHARTERED BANKS

The Commissioner of Banks processes formal applications for new banks, bank mergers and acquisitions as well as branch openings, closings, consolidations, and relocations. After this office reviews each application, it directs recommendations to the Banking Commission which takes final action on each transaction.

As of December 31, 1989, North Carolina had 62 state-chartered banks operating 946 branches compared to 1988 when 56 state-chartered banks operated 939 branches in our state. This increase in new banks and branches confirms the financial soundness of our state-chartered banks and indicates a continuing need for the locally operated bank.

SUMMARY STATISTICS

Number of State Banks, December 31, 1988	56
Number of Branches	939
Total	**995**
Number of State Banks, December 31, 1989	62
Number of Branches	946
Total	**1008**
New Banks Established	6
State Bank Mergers with Other State Banks	0
State Bank Mergers with National Banks	1
State Bank Branches Closed for Merger with National Banks	2
National Bank Conversion to State Bank	1
Branches Established by Conversion from National Bank to State Bank	4
New Branches Established	32
Number of Branches Closed	27
New Branches Established as Result of State Bank Mergers with State Banks	0
Number of Branches Established as a Result of Acquisition	1
Number of Branches Closed as a Result of Acquisition	1

1989 TABLE OF CHANGES IN STATE-CHARTERED BANKS

NEW BANKS

DATE	NAME	LOCATION
July 12	Bank of Mecklenburg	2000 Randolph Road, Charlotte
August 14	Old North State Bank	647 S. Main Street, King
September 5	Unity Bank & Trust Company	115 N. Church Street, Rocky Mount
September 9	New East Bank of Goldsboro	214 N. Spence Avenue, Goldsboro
November 11	New East Bank of Greenville	2310 Charles Street, Greenville
November 18	New East Bank of Fayetteville	991 McPherson Church Road, Fayetteville
December 31	Peoples Bank of the Triad	2250 Silas Creek Parkway, Winston-Salem

NEW BRANCHES

DATE	NAME	LOCATION
January 3	Triangle Bank & Trust Company	Fuquay Branch, 215 North Main Street, Fuquay-Varina
January 16	Peoples Bank & Trust Company	Southern Shores Office, 12 Juniper Trail, Kitty Hawk
February 6	Branch Banking & Trust Company	Plantation Estates Branch, 733 Pineville-Matthews Road, Matthews
February 9	Lumbee Bank	Lumberton Branch, 111 N. Court Square, Lumberton
March 1	FirstSouth Bank	Graham Office, 109 W. Crescent Square Drive, Graham
March 6	The Community Bank	Sandy Ridge Branch, N.C. Highway 704, Sandy Ridge
March 9	Bankers Trust of North Carolina	Irving Park Branch, 2112 N. Elm Street, Greensboro
March 13	Lincoln Bank of North Carolina	Downtown Drive-in Facility, 502 E. Main Street, Lincolnton
March 14	First Hanover Bank	Ogden Branch, 7018 Market Street, Wilmington
March 20	Branch Banking & Trust Company	Biltmore Office, 9 All Souls Crescent, Biltmore Village, Asheville
May 1	Triangle Bank & Trust Company	Garner Branch, 203 Forest Hills Drive, Garner
June 3	Bank of Union	Waxhaw Branch, Highway 16 North, Old Hickory, Shopping Cntr, Waxhaw
July 10	Bank of Granite	Morganton Office, 207 E. Union Street, Morganton
July 24	Branch Banking & Trust Company	Methodist Home Branch, 3420 Shamrock Drive, Charlotte
July 28	Community Bank & Trust Company	Marion Drive-in Branch, 5 S. Logan Street, Marion
July 29	Community Bank & Trust Company	2 S. Main Street, Marion
August 4	The East Carolina Bank	Arlington Office, 656 Arlington Boulevard, Arlington Village, Greenville
August 14	First-Citizens Bank & Trust Company	Westgate Plaza Branch, 530 Westgate Road, Franklin
August 14	Yadkin Valley Bank & Trust Company	North Elkin Branch,1318 North Bridge Street, Elkin
August 28	The Fidelity Bank	Rockingham Office, 101 Rockingham Road, Rockingham
September 1	First-Citizens Bank & Trust Company	Brookridge Branch, 1199 Jimmy Hayes Drive, Winston-Salem
September 11	Peoples Bank & Trust Company	Cary Main Office, 102M Commonwealth Court, Cary
September 12	United Carolina Bank	Coffey Creek Branch, 1809-A Cross Beam Drive, Charlotte
September 26	First-Citizens Bank & Trust Company	Murphy Main Office, 100 Hiawassee Street, Murphy
October 2	Branch Banking & Trust Company	Atlantic Avenue Office, 4701-117 Atlantic Avenue, Raleigh
October 2	Branch Banking & Trust Company	Lynn Road Office, 6300-150 Creedmoor Road, Raleigh
October 2	Branch Banking & Trust Company	Westchester Office, 2105 Westchester Drive, High Point
October 9	First Commercial Bank	Weaverville Plaza Branch, 81 Weaver Boulevard, Weaverville
October 16	Blue Ridge Bank	Taylorsville Office, 150 North Center Street, Taylorsville
October 27	Lincoln Bank of North Carolina	Lincoln Center Office, Lincoln Center, U.S. Highway, 321 North By-Pass, Lincolnton
November 7	First Carolina Bank & Trust Company	Carthage Office, 101 Court Square, Carthage
November 16	United Carolina Bank	Hillsborough Branch, 351 South Churton Street, Hillsborough
November 16	First Charlotte Bank & Trust Company	Providence/#51 Branch, Int. Providence Road and, N.C. Hwy. #51, Charlotte
December 31	Peoples Bank of the Triad	Walkertown Branch, Centre Stage Shopping Center, 3000 Old Hollow Rd, Walkertown
December 31	Peoples Bank of the Triad	Kernersville Branch, 823 South Main Street, Kernersville
December 31	Peoples Bank of the Triad	University Branch, 5496 University Parkway, Winston-Salem
December 31	Peoples Bank of the Triad	Jonestown Branch, Centre Stage Shopping Center, 301 Jonestown Rd, Winston-Salem

BRANCH CLOSINGS

DATE	NAME	LOCATION
January 20	First-Citizens Bank & Trust Company	Eastside Branch, 1203 Highway 301S, Wilson
January 20	First-Citizens Bank & Trust Company	Parkwood Mall Branch (TW), 212 Parkwood Mall, Wilson
March 13	First Commercial Bank	Laurel Park Branch, 1705 Highway 64 West, Hendersonville
March 13	First Commercial Bank	South Hendersonville Branch, US Hwy. 176, Spartanburg Highway, Hendersonville
April 26	First-Citizens Bank & Trust Company	Marine Exchange Branch, Building 84, Holcombe Blvd., Camp LeJeune
July 5	First-Citizens Bank & Trust Company	Southeast Blvd. Branch, 410 Southeast Blvd., Clinton
July 28	First-Citizens Bank & Trust Company	Slocum Village Branch, 31 Park Lane, Havelock
August 2	First-Citizens Bank & Trust Company	Fairgrove Church Branch, Fairgrove Church Road, Hickory
August 28	First-Citizens Bank & Trust Company	Rockingham Office, 101 Rockingham Road, Rockingham
September 29	Carolina Mountain Bank	Franklin Supermarket Branch, 392 Westgate Plaza, Highway 64 West, Franklin
October 6	First Commercial Bank	Fairview Office, U.S Highway 74, Asheville
October 27	First-Citizens Bank & Trust Company	Gaston Mall Branch, Oak Tree Plaze Shopping Ctr., Gastonia
November 1	Carolina Mountain Bank	Cashiers Supermarket Branch, Highway 64 East, Cashiers
November 3	First-Citizens Bank & Trust Company	Westside Office, 1307 West Cumberland Street, Dunn
December 29	United Carolina Bank	South Madison Drive-In LSF, 818 South Madison Street, Whiteville
December 29	First-Citizens Bank & Trust Company	Highway 52 North Branch, 1615 Highway 52 North, Albemarle
December 29	First-Citizens Bank & Trust Company	Wall (Finance) Street Br., 209 Wall Street, Clinton
December 29	First-Citizens Bank & Trust Company	Highland Branch, 2621 Raeford Road, Fayetteville
December 29	First-Citizens Bank & Trust Company	Court Street Branch, 201 New Bridge Street, Jacksonville
December 29	First-Citizens Bank & Trust Company	Kinston Main Office, 200 North Queen Street, Kinston
December 29	First-Citizens Bank & Trust Company	The Town & Country Br., 630 Clark Drive, Lincolnton
December 29	First-Citizens Bank & Trust Company	101 East Main Street, Locust
December 29	First-Citizens Bank & Trust Company	Littleton Road Branch, Route 3, Box 360, Roanoke Rapids
December 29	First-Citizens Bank & Trust Company	Spring Lane Branch, Zayre Shopping Center, Sanford
December 29	First-Citizens Bank & Trust Company	South End (Southside) Br., 1206 Shelton Avenue, Statesville
December 30	Peoples Bank and Trust Company	Peoples Bank Farm Fresh, Office #2, 6101 North Boulevard, Raleigh
December 30	Peoples Bank and Trust Company	Peoples Bank Farm Fresh #4, 1300 Buck Jones Road, Raleigh (Cary)
December 30	Peoples Bank and Trust Company	Peoples Bank Farm Fresh #3, 421 Chapanoke Lane, Raleigh (Garner)

BRANCH RELOCATIONS

DATE	BANK	FROM	TO
January 30	Branch Banking and Trust Company	1205 N. William Street, Goldsboro	1326 W. Grantham St., Goldsboro
February 6	First-Citizens Bank & Trust Company	2806 High Point Road, Greensboro	3017 High Point Road, Greensboro
February 13	First Commercial Bank	7 Leicester Highway, Asheville	1417 Patton Avenue, Asheville
February 21	Branch Banking & Trust Company	Cor. Main & Garver Sts., Lawndale	300 Main Street, Lawndale
March 13	First Commercial Bank	125 7th Avenue West, Hendersonville	245 N. Main Street, Hendersonville
March 27	United Carolina Bank	4552 Pressley Road, Charlotte	4500 S. Tryon Street, Charlotte
April 17	Triad Bank	3703 High Point Road, Greensboro	3747 Farmington Drive, Greensboro
July 3	Guaranty State Bank	2801 N. Roxboro Road, Durham	3732 N. Roxboro Road, Durham
July 5	United Carolina Bank	2030 Eastwood Rd, Wrightsville Beach	7031 Wrightsville Ave., Wrightsville Beach
October 9	Mid-South Bank and Trust Company	7043 Ray Road, Spring Lake	7923 Ray Road, Spring Lake
October 30	First-Citizens Bank & Trust Company	4400 Sharon Road, Charlotte	6428 Fairview Road, Charlotte
November 27	Lincoln Bank of North Carolina	Highway 150 By-Pass, Mooresville	329 North Main Street, Mooresville
December 18	First-Citizens Bank & Trust Company	816 Hardee Road, Kinston	803 Hardee Road, Kinston
December 18	Branch Banking & Trust Company	4215 University Drive, Durham	4011 University Drive, Durham

BRANCH NAME CHANGES

DATE	BANK	FROM	TO
January 30	Branch Banking and Trust Company	N. William St.Drive-In Branch, Goldsboro	Highway 70 Office, Goldsboro
February 13	First Commercial Bank	Leicester Office, Asheville	West Asheville Ofc., Asheville
March 17	Peoples Bank and Trust Company	West Drive-In Office, Rocky Mount	City Lake Office, Rocky Mount
April 17	Triad Bank	High Point Road Branch, Greensboro	Stonesthrow Crossing Branch, Greensboro
July 3	Guaranty State Bank	North Durham Ofc., Durham	Roxboro Road Br., Durham
November 27	Lincoln Bank of North Carolina	Plaza Drive Ofc., Mooresville	Mooresville Main Ofc., Mooresville

OTHER CHANGES

DATE	ACTION TAKEN
August 28	The Fidelity Bank, Fuquay-Varina, purchased the assets and assumed the liabilities of the Rockingham Office, 101 Rockingham Road, Rockingham, of First-Citizens Bank & Trust Company.
October 13	United Carolina Bank, Whiteville, converted its Carriage Branch, 5800 Old Providence Road, Charlotte, to a limited service facility.
October 30	United Carolina Bank, Whiteville, converted its Pines Branch, 400 Avinger Lane, Davidson, to a limited service facility.
October 31	American Bank and Trust Company, High Point, and its branches in Archdale and Kernersville, merged into Southern National Bank of North Carolina, Lumberton.
December 31	Citizens National Bank, Winston-Salem, converted from a national bank to a state bank known as Peoples Bank of the Triad.

FINANCIAL INFORMATION

The financial information presented in this report is compiled from the Consolidated Reports of Condition and Income submitted quarterly to this office by state-chartered banks.

CONSOLIDATED COMPARATIVE STATEMENT OF ALL STATE BANKS

(000's)	12-31-89 62 BANKS	12-31-88 56 BANKS	PERCENT CHANGE
ASSETS			
1. Cash and balances due from banks:			
a. Noninterest-bearing and currency/coin	1,154,670	946,789	21.96%
b. Interest-bearing balances	115,532	107,164	7.81%
2. Securities	3,900,587	3,563,671	9.45%
3a. Federal funds sold	456.508	352,875	29.37%
3b. Securities purchased for resale	15,000	25,000	-40.00%
4. Loans and lease financing receivables:			
a. Loans and leases net of unearned inc.	10,583,044	9,619,705	10.01%
b. LESS: Allowance for loan/lease losses	146,396	127,745	14.60%
c. LESS: Allocated transfer risk reserve	0	0	
d. Net loans and leases (4a less 4b & 4c)	10,436,648	9,491,960	9.95%
5. Assets held in trading accounts	138	209	-33.97%
6. Premises and fixed assets incl cap leases	363,440	327,566	10.95%
7. Other real estate owned	44,508	37,688	18.10%
8. Investments in unconsolidated subs.	10,386	13,559	-23.40%
9. Customer liability - bank acceptances	2,603	2,844	-8.47%
10. Intangible assets	25,608	26,519	-3.44%
11. Other assets	319,760	308,276	3.73%
12. Total assets (sum 1 thru 11)	$16,845,388	$15,204,120	10.79%
LIABILITIES			
13. Deposits:			
a. In domestic offices (sum (1) & (2))	14,482,070	13,206,426	9.66%
(1) Noninterest bearing	2,475,629	2,366,716	4.60%
(2) Interest bearing	12,006,441	10,839,710	10.76%
b. In foreign offices (sum (1) & (2))	196,544	30,665	540.94%
(1) Non-interest bearing	0	0	
(2) Interest bearing	196,544	30,665	540.94%
14a. Federal funds purchased	311,718	262,186	18.89%
14b. Securities sold under repo agreements	144,592	172,210	-16.04%
15. Demand notes issued to US Treasury	52,861	49,402	7.00%
16. Other borrowed money	128,447	129,017	-0.44%
17. Mortgages and capital lease obligations	15,703	13,903	12.95%
18. Bank's liability on customer acceptances	2,603	2,844	-8.47%
19. Subordinated notes and debentures	73,651	74,307	-0.88%
20. Other liabilities	174,972	148,931	17.49%
21. Total liabilities	15,583,161	14,089,891	10.60%
22. Limited-life preferred stock	0	0	
EQUITY CAPITAL			
23. Perpetual preferred stock	0	0	
24. Common stock	194,551	167,860	15.90%
25. Surplus	510,418	477,503	6.89%
26. Undivided profits and capital reserves	561,117	468,866	19.68%
26a. Less unrealized loss on equity securities	3,859	NA	
28. Total equity capital (sum items 23-27)	1,262,227	1,114,229	13.28%
29. Total liabilities, limited-life preferred stock, and equity capital	$16,845,388	$15,204,120	10.79%

CONSOLIDATED REPORT OF INCOME OF ALL STATE BANKS FOR DECEMBER 31, 1989 and DECEMBER 31, 1988

Income Statement (000)	1989 62 Banks 946 Branches	1988 56 Banks 939 Branches	Percentage Increase (Decrease)
1. INTEREST INCOME			
a. Interest and fees on loans	1,192,372	982,459	21.4%
b. Income from lease financing receivables	4,655	3,470	34.1%
c. Interest income from balances due from banks	9,639	9,029	6.8%
d. Interest and dividend income on securities	303,274	253,821	19.5%
e. Interest income from trading account assets	12	39	-69.2%
f. Interest income on Federal funds sold and securities purchased under agreements to resell	46,550	25,743	80.8%
g. Total interest income	1,556,502	1,274,561	22.1%
2. INTEREST EXPENSE			
a. Interest on deposits:			
(1) Interest on time certificates of deposit of $100,000 or more	194,207	143,936	34.9%
(2) Interest on other deposits	661,538	510,298	29.6%
b. Expense of Federal funds purchased and securities sold under repurchase agreements	46,122	33,979	35.7%
c. Interest on demand notes issued to the U. S. Treasury and on other borrowed money	15,527	11,648	33.3%
d. Interest on mortgage indebtedness and capitalized lease obligations	1,226	1,351	-9.3%
e. Interest on notes and subordinated debentures	7,129	7,226	-1.3%
f. Total interest expense	925,749	708,438	30.7%
3. NET INTEREST INCOME	630,753	566,123	11.4%
4. PROVISIONS			
a. Provision for loan and lease losses	49,482	40,745	21.4%
b. Provision for allocated transfer risk	0	0	
5. NONINTEREST INCOME			
a. Service charges on deposit accounts	93,561	84,869	10.2%
b. Other noninterest income	96,975	80,106	21.1%
c. Total noninterest income	190,536	164,975	15.5%
6. GAINS (LOSSES) ON SECURITIES NOT HELD IN TRADING ACCOUNT	(332)	72	-561.1%
7. NONINTEREST EXPENSE			
a. Salaries and employee benefits	299,473	273,230	9.6%
b. Expenses of premises and fixed assets (net of rental income)	93,368	89,455	4.4%
c. Other noninterest expense	173,607	156,046	11.3%
d. Total noninterest expense	566,448	518,731	9.2%
8. INCOME (LOSS) BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	205,027	171,694	19.4%
9. APPLICABLE INCOME TAXES	55,979	43,714	28.1%
10. INCOME (LOSS) BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	149,048	127,980	16.5%
11. EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS, NET	508	297	71.0%
12. NET INCOME (LOSS)	$149,556	$128,277	16.6%

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	ALBEMARLE
BANK NAME	BANK OF STANLY
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,547
b. Interest-bearing balances	0
2. Securities	18,439
3a. Federal funds sold	800
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	58,982
b. LESS: Allowance for loan/lease losses	604
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	58,378
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,940
7. Other real estate owned	0
8. Investments in unconsolidated subs.	111
9. Customer liability - bank acceptances	0
10. Intangible assets	70
11. Other assets	1,457
12. Total assets (sum 1 thru 11)	83,742
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	76,524
(1) Noninterest bearing	5,440
(2) Interest bearing	71,084
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	67
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	552
21. Total Liabilities	77,143
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,290
25. Surplus	3,360
26. Undivided profits and capital reserves	949
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	6,599
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	83,742

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	ASHEBORO
BANK NAME	RANDOLPH BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	3,216
b. Interest-bearing balances	499
2. Securities	15,473
3a. Federal funds sold	4,400
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	36,281
b. LESS: Allowance for loan/lease losses	543
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	35,738
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,695
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,284
12. Total assets (sum 1 thru 11)	62,305
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	57,136
(1) Noninterest bearing	8,310
(2) Interest bearing	48,826
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	621
21. Total Liabilities	57,757
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,820
25. Surplus	1,463
26. Undivided profits and capital reserves	1,265
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	4,548
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	62,305

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	ASHEVILLE
BANK NAME	FIRST COMMERCIAL BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	8,048
b. Interest-bearing balances	0
2. Securities	17,931
3a. Federal funds sold	0
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	65,585
b. LESS: Allowance for loan/lease losses	852
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	64,733
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,470
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,164
12. Total assets (sum 1 thru 11)	94,346
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LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	85,528
(1) Noninterest bearing	16,049
(2) Interest bearing	69,479
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	335
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	693
21. Total Liabilities	86,556
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,942
25. Surplus	3,807
26. Undivided profits and capital reserves	1,041
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	7,790
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	94,346
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STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	BLADENBORO
BANK NAME	BANK OF BLADENBORO

ASSETS

1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,230
b. Interest-bearing balances	0
2. Securities	3,359
3a. Federal funds sold	2,300
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	7,103
b. LESS: Allowance for loan/lease losses	72
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	7,031
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	199
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	218
12. Total assets (sum 1 thru 11)	14,337
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LIABILITIES

13. Deposits:	
a. In domestic offices (sum (1) & (2))	12,475
(1) Noninterest bearing	2,681
(2) Interest bearing	9,794
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	121
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	176
21. Total Liabilities	12,772
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	0
24. Common stock	100
25. Surplus	825
26. Undivided profits and capital reserves	640
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	1,565
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	14,337
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STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE BANK NAME	BURLINGTON FIRSTSOUTH BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,861
b. Interest-bearing balances	755
2. Securities	3,956
3a. Federal funds sold	8,160
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	39,671
b. LESS: Allowance for loan/lease losses	366
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	39,305
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,481
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	520
12. Total assets (sum 1 thru 11)	57,038
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LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	46,061
(1) Noninterest bearing	5,946
(2) Interest bearing	40,115
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	549
21. Total Liabilities	46,610
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	4,710
25. Surplus	5,571
26. Undivided profits and capital reserves	147
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	10,428
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	57,038
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	BURLINGTON
BANK NAME	MORRIS PLAN INDUSTRIAL BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	145
b. Interest-bearing balances	0
2. Securities	7,893
3a. Federal funds sold	800
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	6,298
b. LESS: Allowance for loan/lease losses	39
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	6,259
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	13
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	169
12. Total assets (sum 1 thru 11)	15,279
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	12,866
(1) Noninterest bearing	0
(2) Interest bearing	12,866
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	467
21. Total Liabilities	13,333
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	150
25. Surplus	750
26. Undivided profits and capital reserves	1,046
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	1,946
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	15,279
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	CHAPEL HILL
BANK NAME	VILLAGE BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	3,565
b. Interest-bearing balances	2,274
2. Securities	11,494
3a. Federal funds sold	1,950
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	50,162
b. LESS: Allowance for loan/lease losses	530
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	49,632
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,126
7. Other real estate owned	893
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,003
12. Total assets (sum 1 thru 11)	71,937
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	65,052
(1) Noninterest bearing	11,473
(2) Interest bearing	53,579
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	376
16. Other borrowed money	0
17. Mortgages and capital lease obligations	144
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,011
21. Total Liabilities	66,583
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,598
25. Surplus	3,138
26. Undivided profits and capital reserves	640
26b. LESS:Net unrealized loss on equity securities	22
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	5,354
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	71,937
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	CHARLOTTE
BANK NAME	BANK OF MECKLENBURG

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,356
b. Interest-bearing balances	200
2. Securities	8,998
3a. Federal funds sold	8,325
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	7,501
b. LESS: Allowance for loan/lease losses	80
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	7,421
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	4,327
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	483
12. Total assets (sum 1 thru 11)	31,110
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	16,541
(1) Noninterest bearing	615
(2) Interest bearing	15,926
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	107
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	116
21. Total Liabilities	16,764
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	6,603
25. Surplus	7,925
26. Undivided profits and capital reserves	(182)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	14,346
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	31,110
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	CHARLOTTE
BANK NAME.	BARCLAYS BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	16,932
b. Interest-bearing balances	0
2. Securities	31,440
3a. Federal funds sold	12,000
3b. Securities purchased under resale agreements	15,000
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	196,839
b. LESS: Allowance for loan/lease losses	2,169
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	194,670
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,865
7. Other real estate owned	1,329
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	2,341
11. Other assets	3,523
12. Total assets (sum 1 thru 11)	280,100
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	248,938
(1) Noninterest bearing	40,327
(2) Interest bearing	208,611
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	7,000
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	336
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,996
21. Total Liabilities	258,270
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,000
25. Surplus	20,000
26. Undivided profits and capital reserves	830
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	21,830
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	280,100
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	CHARLOTTE
BANK NAME	FIRST CHARLOTTE BANK

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	7,838
b. Interest-bearing balances	0
2. Securities	29,659
3a. Federal funds sold	5,250
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	122,804
b. LESS: Allowance for loan/lease losses	1,891
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	120,913
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	4,478
7. Other real estate owned	0
8. Investments in unconsolidated subs.	250
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,719
12. Total assets (sum 1 thru 11)	170,107
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	155,543
(1) Noninterest bearing	18,691
(2) Interest bearing	136,852
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	1,091
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	2,793
21. Total Liabilities	159,427
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,688
25. Surplus	5,103
26. Undivided profits and capital reserves	2,889
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	10,680
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	170,107
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	CHARLOTTE
BANK NAME	REPUBLIC BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	20,343
b. Interest-bearing balances	0
2. Securities	43,633
3a. Federal funds sold	21,050
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	103,246
b. LESS: Allowance for loan/lease losses	1,196
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	102,050
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,754
7. Other real estate owned	12,410
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	5,360
12. Total assets (sum 1 thru 11)	207,600
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	166,967
(1) Noninterest bearing	57,711
(2) Interest bearing	109,256
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	2,062
15. Demand notes issued to US Treasury	4,701
16. Other borrowed money	11,467
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	3,991
21. Total Liabilities	189,188
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,217
25. Surplus	4,881
26. Undivided profits and capital reserves	11,753
26b. LESS:Net unrealized loss on equity securities	439
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	18,412
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	207,600
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	DUNN
BANK NAME	STANDARD BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,512
b. Interest-bearing balances	5
2. Securities	3,261
3a. Federal funds sold	1,575
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	12,351
b. LESS: Allowance for loan/lease losses	165
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	12,186
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	386
7. Other real estate owned	77
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	288
12. Total assets (sum 1 thru 11)	19,290
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	14,719
(1) Noninterest bearing	3,001
(2) Interest bearing	11,718
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	291
21. Total Liabilities	15,010
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,923
25. Surplus	2,174
26. Undivided profits and capital reserves	183
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	4,280
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	19,290
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	DURHAM
BANK NAME	GUARANTY STATE BANK

ASSETS

1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,505
b. Interest-bearing balances	0
2. Securities	7,102
3a. Federal funds sold	3,085
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	35,270
b. LESS: Allowance for loan/lease losses	369
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	34,901
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,994
7. Other real estate owned	219
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	632
12. Total assets (sum 1 thru 11)	50,438
	========

LIABILITIES

13. Deposits:	
a. In domestic offices (sum (1) & (2))	43,547
(1) Noninterest bearing	5,894
(2) Interest bearing	37,653
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	681
21. Total Liabilities	44,228
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	0
24. Common stock	569
25. Surplus	4,609
26. Undivided profits and capital reserves	1,032
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	6,210
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	50,438
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	DURHAM
BANK NAME	MECHANICS & FARMERS BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	4,808
b. Interest-bearing balances	11
2. Securities	26,323
3a. Federal funds sold	5,000
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	51,895
b. LESS: Allowance for loan/lease losses	511
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	51,384
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,393
7. Other real estate owned	270
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,915
12. Total assets (sum 1 thru 11)	92,104
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	81,354
(1) Noninterest bearing	19,688
(2) Interest bearing	61,666
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	10
20. Other liabilities	1,165
21. Total Liabilities	82,529
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,846
25. Surplus	3,154
26. Undivided profits and capital reserves	3,575
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	9,575
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	92,104
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	ELKIN
BANK NAME	YADKIN VALLEY BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	4,739
b. Interest-bearing balances	0
2. Securities	40,358
3a. Federal funds sold	4,500
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	102,051
b. LESS: Allowance for loan/lease losses	1,370
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	100,681
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	3,754
7. Other real estate owned	61
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	2,674
12. Total assets (sum 1 thru 11)	156,767
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	144,114
(1) Noninterest bearing	14,227
(2) Interest bearing	129,887
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	275
16. Other borrowed money	0
17. Mortgages and capital lease obligations	159
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,624
21. Total Liabilities	146,172
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,526
25. Surplus	7,828
26. Undivided profits and capital reserves	1,241
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	10,595
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	156,767
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	ENGELHARD
BANK NAME	EAST CAROLINA BANK

ASSETS

1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	6,039
b. Interest-bearing balances	0
2. Securities	35,970
3a. Federal funds sold	12,600
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	70,709
b. LESS: Allowance for loan/lease losses	990
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	69,719
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	5,466
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	2,114
12. Total assets (sum 1 thru 11)	131,908
	========

LIABILITIES

13. Deposits:	
a. In domestic offices (sum (1) & (2))	121,536
(1) Noninterest bearing	18,632
(2) Interest bearing	102,904
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	16
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	919
21. Total Liabilities	122,471
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	0
24. Common stock	1,978
25. Surplus	4,323
26. Undivided profits and capital reserves	3,136
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	9,437
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	131,908
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	FAYETTEVILLE
BANK NAME	NEW EAST BANK OF FAYETTEVILLE

ASSETS

1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	890
b. Interest-bearing balances	0
2. Securities	0
3a. Federal funds sold	6,730
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	902
b. LESS: Allowance for loan/lease losses	10
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	892
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	0
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	50
12. Total assets (sum 1 thru 11)	8,562
	========

LIABILITIES

13. Deposits:	
a. In domestic offices (sum (1) & (2))	3,370
(1) Noninterest bearing	103
(2) Interest bearing	3,267
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	442
21. Total Liabilities	3,812
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	0
24. Common stock	2,500
25. Surplus	2,500
26. Undivided profits and capital reserves	(250)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	4,750
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	8,562
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	FAYETTEVILLE
BANK NAME	STATE BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,758
b. Interest-bearing balances	0
2. Securities	299
3a. Federal funds sold	8,350
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	22,467
b. LESS: Allowance for loan/lease losses	247
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	22,220
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,701
7. Other real estate owned	85
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	651
12. Total assets (sum 1 thru 11)	35,064
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	29,539
(1) Noninterest bearing	6,318
(2) Interest bearing	23,221
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	575
21. Total Liabilities	30,114
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,118
25. Surplus	2,368
26. Undivided profits and capital reserves	464
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	4,950
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	35,064
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	FOUR OAKS
BANK NAME	BANK OF FOUR OAKS
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,163
b. Interest-bearing balances	0
2. Securities	14,293
3a. Federal funds sold	4,850
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	42,410
b. LESS: Allowance for loan/lease losses	473
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	41,937
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,713
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,475
12. Total assets (sum 1 thru 11)	66,431
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	57,131
(1) Noninterest bearing	6,331
(2) Interest bearing	50,800
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,119
21. Total Liabilities	58,250
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	490
25. Surplus	4,837
26. Undivided profits and capital reserves	2,890
26b. LESS:Net unrealized loss on equity securities	36
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	8,181
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	66,431
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	FUQUAY-VARINA
BANK NAME	THE FIDELITY BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	9,047
b. Interest-bearing balances	0
2. Securities	83,018
3a. Federal funds sold	5,600
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	109,442
b. LESS: Allowance for loan/lease losses	1,796
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	107,646
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	4,069
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	3,442
12. Total assets (sum 1 thru 11)	212,822
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	186,172
(1) Noninterest bearing	27,017
(2) Interest bearing	159,155
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	2,045
15. Demand notes issued to US Treasury	1,542
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	2,224
21. Total Liabilities	191,983
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	730
25. Surplus	6,425
26. Undivided profits and capital reserves	13,684
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	20,839
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	212,822
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	GASTONIA
BANK NAME	FIRST COMMUNITY BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,099
b. Interest-bearing balances	600
2. Securities	10,974
3a. Federal funds sold	5,175
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	22,580
b. LESS: Allowance for loan/lease losses	269
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	22,311
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,515
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	541
12. Total assets (sum 1 thru 11)	42,215
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	33,793
(1) Noninterest bearing	3,481
(2) Interest bearing	30,312
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	2,933
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,220
21. Total Liabilities	37,946
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,201
25. Surplus	2,452
26. Undivided profits and capital reserves	(384)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	4,269
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	42,215
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	GOLDSBORO
BANK NAME	NEW EAST BANK of GOLDSBORO

ASSETS

1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,829
b. Interest-bearing balances	0
2. Securities	0
3a. Federal funds sold	7,565
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	3,611
b. LESS: Allowance for loan/lease losses	38
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	3,573
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	0
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	78
12. Total assets (sum 1 thru 11)	13,045
	========

LIABILITIES

13. Deposits:	
a. In domestic offices (sum (1) & (2))	8,941
(1) Noninterest bearing	792
(2) Interest bearing	8,149
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	499
21. Total Liabilities	9,440
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	0
24. Common stock	2,000
25. Surplus	2,000
26. Undivided profits and capital reserves	(395)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	3,605
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	13,045
	=======

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	GRANITE FALLS
BANK NAME	BANK OF GRANITE

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	13,734
b. Interest-bearing balances	0
2. Securities	78,029
3a. Federal funds sold	2,000
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	189,562
b. LESS: Allowance for loan/lease losses	2,364
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	187,198
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	5,571
7. Other real estate owned	294
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	4,541
12. Total assets (sum 1 thru 11)	291,367
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	255,253
(1) Noninterest bearing	43,540
(2) Interest bearing	211,713
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	1,090
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	60
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	2,925
21. Total Liabilities	259,328
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	7,424
25. Surplus	4,197
26. Undivided profits and capital reserves	20,501
26b. LESS:Net unrealized loss on equity securities	83
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	32,039
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	291,367
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	GRANITE QUARRY
BANK NAME	FARMERS AND MERCHANTS

ASSETS

1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	3,605
b. Interest-bearing balances	0
2. Securities	29,942
3a. Federal funds sold	725
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	67,277
b. LESS: Allowance for loan/lease losses	697
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	66,580
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,874
7. Other real estate owned	398
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,588
12. Total assets (sum 1 thru 11)	105,712
	========

LIABILITIES

13. Deposits:	
a. In domestic offices (sum (1) & (2))	94,843
(1) Noninterest bearing	12,921
(2) Interest bearing	81,922
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	1,474
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	77
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,352
21. Total Liabilities	97,746
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	0
24. Common stock	698
25. Surplus	2,602
26. Undivided profits and capital reserves	4,666
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	7,966
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	105,712
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	GREENSBORO
BANK NAME	BANKERS TRUST OF N.C.

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	4,326
b. Interest-bearing balances	3,048
2. Securities	5,921
3a. Federal funds sold	3,050
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	37,191
b. LESS: Allowance for loan/lease losses	372
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	36,819
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,553
7. Other real estate owned	206
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	612
12. Total assets (sum 1 thru 11)	56,535
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	48,535
(1) Noninterest bearing	2,887
(2) Interest bearing	45,648
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	1,005
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	458
21. Total Liabilities	49,998
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,525
25. Surplus	3,941
26. Undivided profits and capital reserves	(912)
26b. LESS:Net unrealized loss on equity securities	17
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	6,537
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	56,535
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	GREENSBORO
BANK NAME	PIEDMONT STATE BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,781
b. Interest-bearing balances	300
2. Securities	5,584
3a. Federal funds sold	600
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	42,211
b. LESS: Allowance for loan/lease losses	402
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	41,809
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,256
7. Other real estate owned	1,303
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	979
12. Total assets (sum 1 thru 11)	55,612
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	50,914
(1) Noninterest bearing	6,657
(2) Interest bearing	44,257
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	123
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	344
21. Total Liabilities	51,381
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,250
25. Surplus	2,591
26. Undivided profits and capital reserves	(610)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	4,231
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	55,612
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	GREENSBORO
BANK NAME	TRIAD BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	9,961
b. Interest-bearing balances	80
2. Securities	13,108
3a. Federal funds sold	12,170
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	68,750
b. LESS: Allowance for loan/lease losses	1,404
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	67,346
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,065
7. Other real estate owned	359
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,637
12. Total assets (sum 1 thru 11)	106,726
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	99,338
(1) Noninterest bearing	23,241
(2) Interest bearing	76,097
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	173
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	867
21. Total Liabilities	100,378
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,223
25. Surplus	3,430
26. Undivided profits and capital reserves	695
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	6,348
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	106,726
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	GREENVILLE
BANK NAME	NEW EAST BANK OF GREENVILLE

ASSETS

1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	550
b. Interest-bearing balances	0
2. Securities	0
3a. Federal funds sold	6,905
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	2,561
b. LESS: Allowance for loan/lease losses	28
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	2,533
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	0
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	74
12. Total assets (sum 1 thru 11)	10,062
	========

LIABILITIES

13. Deposits:	
a. In domestic offices (sum (1) & (2))	5,005
(1) Noninterest bearing	782
(2) Interest bearing	4,223
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	299
21. Total Liabilities	5,304
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	0
24. Common stock	2,500
25. Surplus	2,500
26. Undivided profits and capital reserves	(242)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	4,758
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	10,062
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	HAMPSTEAD
BANK NAME	TOPSAIL STATE BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	859
b. Interest-bearing balances	1,776
2. Securities	5,260
3a. Federal funds sold	525
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	17,212
b. LESS: Allowance for loan/lease losses	172
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	17,040
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	854
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	362
12. Total assets (sum 1 thru 11)	26,676
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	23,074
(1) Noninterest bearing	1,552
(2) Interest bearing	21,522
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	37
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	466
21. Total Liabilities	23,577
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,554
25. Surplus	1,599
26. Undivided profits and capital reserves	(54)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	3,099
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	26,676
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	HIGHLANDS
BANK NAME	CAROLINA MOUNTAIN BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,613
b. Interest-bearing balances	1,950
2. Securities	4,791
3a. Federal funds sold	650
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	47,284
b. LESS: Allowance for loan/lease losses	449
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	46,835
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,618
7. Other real estate owned	247
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,021
12. Total assets (sum 1 thru 11)	59,725
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	55,428
(1) Noninterest bearing	7,329
(2) Interest bearing	48,099
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	205
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	251
21. Total Liabilities	55,884
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,928
25. Surplus	2,500
26. Undivided profits and capital reserves	(587)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	3,841
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	59,725
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	HIGH POINT
BANK NAME	CENTRAL STATE BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,411
b. Interest-bearing balances	3,257
2. Securities	2,623
3a. Federal funds sold	390
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	19,650
b. LESS: Allowance for loan/lease losses	200
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	19,450
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	811
7. Other real estate owned	0
8. Investments in unconsolidated subs	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	715
12. Total assets (sum 1 thru 11)	28,657
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	25,721
(1) Noninterest bearing	6,229
(2) Interest bearing	19,492
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	92
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	507
21. Total Liabilities	26,320
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	300
25. Surplus	1,200
26. Undivided profits and capital reserves	837
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	2,337
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	28,657
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	HIGH POINT
BANK NAME	HIGH POINT BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	20,606
b. Interest-bearing balances	0
2. Securities	51,759
3a. Federal funds sold	43,000
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	306,080
b. LESS: Allowance for loan/lease losses	3,959
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	302,121
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	6,627
7. Other real estate owned	659
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	6,487
12. Total assets (sum 1 thru 11)	431,259
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	392,551
(1) Noninterest bearing	63,501
(2) Interest bearing	329,050
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	6,139
21. Total Liabilities	398,690
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,700
25. Surplus	17,000
26. Undivided profits and capital reserves	12,869
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	32,569
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	431,259
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	KING
BANK NAME	OLD NORTH STATE BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	408
b. Interest-bearing balances	300
2. Securities	1,000
3a. Federal funds sold	3,155
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	3,911
b. LESS: Allowance for loan/lease losses	45
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	3,866
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	531
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	71
12. Total assets (sum 1 thru 11)	9,331
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	5,866
(1) Noninterest bearing	641
(2) Interest bearing	5,225
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	73
21. Total Liabilities	5,939
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,675
25. Surplus	1,826
26. Undivided profits and capital reserves	(109)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	3,392
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	9,331
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	LAURINBURG
BANK NAME	FIRST SCOTLAND BANK

ASSETS

1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,423
b. Interest-bearing balances	100
2. Securities	2,198
3a. Federal funds sold	2,900
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	13,708
b. LESS: Allowance for loan/lease losses	279
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	13,429
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	485
7. Other real estate owned	21
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	272
12. Total assets (sum 1 thru 11)	20,828
	========

LIABILITIES

13. Deposits:	
a. In domestic offices (sum (1) & (2))	18,918
(1) Noninterest bearing	3,580
(2) Interest bearing	15,338
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	161
21. Total Liabilities	19,079
22. Limited-life preferred stock	0

EQUITY CAPITAL

23. Perpetual preferred stock	0
24. Common stock	1,080
25. Surplus	1,016
26. Undivided profits and capital reserves	(347)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	1,749
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	20,828
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	LEXINGTON
BANK NAME	LEXINGTON STATE BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	14,685
b. Interest-bearing balances	0
2. Securities	67,160
3a. Federal funds sold	31,175
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	166,558
b. LESS: Allowance for loan/lease losses	2,045
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	164,513
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	7,601
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	3,967
12. Total assets (sum 1 thru 11)	289,101
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	250,731
(1) Noninterest bearing	29,466
(2) Interest bearing	221,265
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	4,194
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	2,430
21. Total Liabilities	257,355
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	6,621
25. Surplus	6,455
26. Undivided profits and capital reserves	18,670
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	31,746
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	289,101
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	LINCOLNTON
BANK NAME	LINCOLN BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	4,083
b. Interest-bearing balances	109
2. Securities	22,760
3a. Federal funds sold	2,525
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc	91,357
b. LESS: Allowance for loan/lease losses	1,223
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	90,134
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	5,228
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	498
11. Other assets	1,766
12. Total assets (sum 1 thru 11)	127,103
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	114,228
(1) Noninterest bearing	11,049
(2) Interest bearing	103,179
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	51
17. Mortgages and capital lease obligations	2,262
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,465
21. Total Liabilities	118,006
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	150
25. Surplus	6,584
26. Undivided profits and capital reserves	2,370
26b. LESS:Net unrealized loss on equity securities	7
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	9,097
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	127,103
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	LUCAMA
BANK NAME	THE HERITAGE BANK

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,619
b. Interest-bearing balances	0
2. Securities	21,268
3a. Federal funds sold	725
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	40,353
b. LESS: Allowance for loan/lease losses	874
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	39,479
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,234
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,148
12. Total assets (sum 1 thru 11)	66,473
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	55,796
(1) Noninterest bearing	7,908
(2) Interest bearing	47,888
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	328
16. Other borrowed money	2,591
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	824
21. Total Liabilities	59,539
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	155
25. Surplus	3,000
26. Undivided profits and capital reserves	3,779
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	6,934
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	66,473
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	MONROE
BANK NAME	BANK OF UNION
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	3,885
b. Interest-bearing balances	800
2. Securities	13,170
3a. Federal funds sold	7,575
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	44,399
b. LESS: Allowance for loan/lease losses	513
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	43,886
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,607
7. Other real estate owned	0
8. Investments in unconsolidated subs.	11
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	919
12. Total assets (sum 1 thru 11)	71,853
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	65,096
(1) Noninterest bearing	8,360
(2) Interest bearing	56,736
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	932
21. Total Liabilities	66,028
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,106
25. Surplus	3,248
26. Undivided profits and capital reserves	471
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	5,825
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	71,853
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	MOUNT OLIVE
BANK NAME	SOUTHERN BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	11,887
b. Interest-bearing balances	0
2. Securities	85,865
3a. Federal funds sold	8,600
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	108,211
b. LESS: Allowance for loan/lease losses	2,778
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	105,433
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	5,368
7. Other real estate owned	10
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	858
11. Other assets	3,290
12. Total assets (sum 1 thru 11)	221,311
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	201,539
(1) Noninterest bearing	28,615
(2) Interest bearing	172,924
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	129
15. Demand notes issued to US Treasury	1,061
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	170
20. Other liabilities	2,735
21. Total Liabilities	205,634
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	832
25. Surplus	12,513
26. Undivided profits and capital reserves	2,332
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	15,677
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	221,311
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	MOYOCK
BANK NAME	BANK OF CURRITUCK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	3,132
b. Interest-bearing balances	0
2. Securities	11,992
3a. Federal funds sold	4,500
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	34,123
b. LESS: Allowance for loan/lease losses	811
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	33,312
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,167
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	986
12. Total assets (sum 1 thru 11)	56,089
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	47,759
(1) Noninterest bearing	7,607
(2) Interest bearing	40,152
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	791
21. Total Liabilities	48,550
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	116
25. Surplus	5,595
26. Undivided profits and capital reserves	1,828
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	7,539
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	56,089
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	MURPHY
BANK NAME	CITIZENS BANK

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	970
b. Interest-bearing balances	3,960
2. Securities	5,068
3a. Federal funds sold	6,055
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	31,228
b. LESS: Allowance for loan/lease losses	662
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	30,566
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,113
7. Other real estate owned	84
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	579
12. Total assets (sum 1 thru 11)	49,395
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	42,315
(1) Noninterest bearing	2,602
(2) Interest bearing	39,713
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	271
21. Total Liabilities	42,586
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,601
25. Surplus	4,028
26. Undivided profits and capital reserves	180
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	6,809
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	49,395
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAiN OFFICE	NEWLAND
BANK NAME	AVERY COUNTY BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,522
b. Interest-bearing balances	200
2. Securities	16,883
3a. Federal funds sold	2,000
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	12,674
b. LESS: Allowance for loan/lease losses	129
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	12,545
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	83
7. Other real estate owned	90
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	553
12. Total assets (sum 1 thru 11)	33,876
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	25,592
(1) Noninterest bearing	6,202
(2) Interest bearing	19,390
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	29
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	414
21. Total Liabilities	26,035
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	192
25. Surplus	2,000
26. Undivided profits and capital reserves	5,649
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	7,841
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	33,876
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	NEWTON
BANK NAME	PEOPLES BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	7,304
b. Interest-bearing balances	1,000
2. Securities	51,642
3a. Federal funds sold	0
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	82,124
b. LESS: Allowance for loan/lease losses	970
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	81,154
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	3,101
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,726
12. Total assets (sum 1 thru 11)	145,927
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	127,215
(1) Noninterest bearing	19,143
(2) Interest bearing	108,072
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	896
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,567
21. Total Liabilities	129,678
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	5,563
25. Surplus	6,500
26. Undivided profits and capital reserves	4,186
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	16,249
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	145,927
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	PEMBROKE
BANK NAME	LUMBEE BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,053
b. Interest-bearing balances	0
2. Securities	5,055
3a. Federal funds sold	600
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	13,368
b. LESS: Allowance for loan/lease losses	134
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	13,234
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	247
7. Other real estate owned	3
8. Investments in unconsolidated subs	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	321
12. Total assets (sum 1 thru 11)	20,513
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	18,011
(1) Noninterest bearing	2,579
(2) Interest bearing	15,432
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	214
21. Total Liabilities	18,225
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	385
25. Surplus	625
26. Undivided profits and capital reserves	1,278
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	2,288
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	20,513
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	PILOT MOUNTAIN
BANK NAME	THE COMMUNITY BANK

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,328
b. Interest-bearing balances	1,599
2. Securities	8,704
3a. Federal funds sold	4,395
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	25,442
b. LESS: Allowance for loan/lease losses	296
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	25,146
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,545
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	545
12. Total assets (sum 1 thru 11)	44,262
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	39,786
(1) Noninterest bearing	3,683
(2) Interest bearing	36,103
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	328
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	349
21. Total Liabilities	40,463
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,598
25. Surplus	2,089
26. Undivided profits and capital reserves	112
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	3,799
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	44,262
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	PINE LEVEL
BANK NAME	BANK OF PINE LEVEL
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,324
b. Interest-bearing balances	0
2. Securities	5,446
3a. Federal funds sold	1,000
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc	7,726
b. LESS: Allowance for loan/lease losses	116
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	7,610
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	425
7. Other real estate owned	53
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	309
12. Total assets (sum 1 thru 11)	16,167
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	14,681
(1) Noninterest bearing	2,743
(2) Interest bearing	11,938
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	166
21. Total Liabilities	14,847
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	200
25. Surplus	700
26. Undivided profits and capital reserves	420
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	1,320
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	16,167
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	RALEIGH
BANK NAME	FIRST-CITIZENS BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	307,327
b. Interest-bearing balances	0
2. Securities	997,618
3a. Federal funds sold	25,000
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	2,164,899
b. LESS: Allowance for loan/lease losses	39,640
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	2,125,259
5. Assets held in trading accounts	115
6. Premises and fixed assets incl cap leases	121,915
7. Other real estate owned	14,045
8. Investments in unconsolidated subs.	9,639
9. Customer liability - bank acceptances	0
10. Intangible assets	1,363
11. Other assets	76,678
12. Total assets (sum 1 thru 11)	3,678,959
	==========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	3,239,040
(1) Noninterest bearing	655,049
(2) Interest bearing	2,583,991
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	31,115
14b. Securities sold under repurchase agreements	4,750
15. Demand notes issued to US Treasury	26,356
16. Other borrowed money	98,191
17. Mortgages and capital lease obligations	6,403
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	9,474
20. Other liabilities	36,229
21. Total Liabilities	3,451,558
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	9,051
25. Surplus	62,354
26. Undivided profits and capital reserves	155,996
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	227,401
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	3,678,959
	==========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	RALEIGH
BANK NAME	TRIANGLE BANK

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,612
b. Interest-bearing balances	0
2. Securities	15,571
3a. Federal funds sold	5,500
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	52,086
b. LESS: Allowance for loan/lease losses	570
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	51,516
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,622
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	40
11. Other assets	1,459
12. Total assets (sum 1 thru 11)	78,320
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	64,514
(1) Noninterest bearing	7,900
(2) Interest bearing	56,614
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	1,048
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	918
21. Total Liabilities	66,480
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	5,384
25. Surplus	6,071
26. Undivided profits and capital reserves	385
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	11,840
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	78,320
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	ROCKY MOUNT
BANK NAME	PEOPLES BANK AND TRUST

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	51,620
b. Interest-bearing balances	1,000
2. Securities	224,083
3a. Federal funds sold	10,725
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	742,748
b. LESS: Allowance for loan/lease losses	7,821
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	734,927
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	18,748
7. Other real estate owned	2,677
8. Investments in unconsolidated subs.	350
9. Customer liability - bank acceptances	0
10. Intangible assets	2,015
11. Other assets	28,589
12. Total assets (sum 1 thru 11)	1,074,734
	==========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	950,517
(1) Noninterest bearing	170,115
(2) Interest bearing	780,402
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	8,815
14b. Securities sold under repurchase agreements	12,488
15. Demand notes issued to US Treasury	12,408
16. Other borrowed money	57
17. Mortgages and capital lease obligations	1,170
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	13,958
21. Total Liabilities	999,413
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	7,127
25. Surplus	35,107
26. Undivided profits and capital reserves	33,087
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	75,321
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	1,074,734
	==========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	ROCKY MOUNT
BANK NAME	UNITY BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	425
b. Interest-bearing balances	25
2. Securities	1,962
3a. Federal funds sold	1,485
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	7,532
b. LESS: Allowance for loan/lease losses	75
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	7,457
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	909
7. Other real estate owned	0
8. Investments in unconsolidated subs	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	155
12. Total assets (sum 1 thru 11)	12,418
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	6,499
(1) Noninterest bearing	358
(2) Interest bearing	6,141
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	7
16. Other borrowed money	0
17. Mortgages and capital lease obligations	846
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	58
21. Total Liabilities	7,410
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,575
25. Surplus	2,662
26. Undivided profits and capital reserves	(229)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	5,008
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	12,418
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	RUTHERFORDTON
BANK NAME	COMMUNITY BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,455
b. Interest-bearing balances	3,266
2. Securities	4,347
3a. Federal funds sold	6,818
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	32,748
b. LESS: Allowance for loan/lease losses	403
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	32,345
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,281
7. Other real estate owned	31
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	645
12. Total assets (sum 1 thru 11)	51,188
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	44,604
(1) Noninterest bearing	5,439
(2) Interest bearing	39,165
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	286
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	875
21. Total Liabilities	45,765
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,150
25. Surplus	3,717
26. Undivided profits and capital reserves	(444)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	5,423
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	51,188
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	SALISBURY
BANK NAME	SECURITY BANK AND TRUST

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	17,242
b. Interest-bearing balances	0
2. Securities	189,416
3a. Federal funds sold	0
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	129,592
b. LESS: Allowance for loan/lease losses	3,100
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	126,492
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	7,088
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	7,799
12. Total assets (sum 1 thru 11)	348,037
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	302,776
(1) Noninterest bearing	56,765
(2) Interest bearing	246,011
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	1,500
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	3,230
21. Total Liabilities	307,506
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	20,787
25. Surplus	10,400
26. Undivided profits and capital reserves	9,344
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj	
28. Total equity capital (sum items 23-27)	40,531
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	348,037
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	SANFORD
BANK NAME	FIRST CAROLINA BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,206
b. Interest-bearing balances	349
2. Securities	2,073
3a. Federal funds sold	3,960
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	20,082
b. LESS: Allowance for loan/lease losses	189
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	19,893
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	786
7. Other real estate owned	12
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	21
11. Other assets	475
12. Total assets (sum 1 thru 11)	28,775
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	24,737
(1) Noninterest bearing	2,702
(2) Interest bearing	22,035
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	51
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	271
21. Total Liabilities	25,059
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,775
25. Surplus	2,266
26. Undivided profits and capital reserves	(325)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	3,716
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	28,775
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	SANFORD
BANK NAME	MID-SOUTH BANK

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	5,608
b. Interest-bearing balances	0
2. Securities	29,285
3a. Federal funds sold	6,100
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	104,757
b. LESS: Allowance for loan/lease losses	1,088
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	103,669
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,835
7. Other real estate owned	344
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	2,082
12. Total assets (sum 1 thru 11)	149,923
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	134,215
(1) Noninterest bearing	14,664
(2) Interest bearing	119,551
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	835
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	2,000
21. Total Liabilities	137,050
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,338
25. Surplus	5,840
26. Undivided profits and capital reserves	5,759
26b. LESS:Net unrealized loss on equity securities	64
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	12,873
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	149,923
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	SPARTA
BANK NAME	BLUE RIDGE BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,052
b. Interest-bearing balances	600
2. Securities	2,638
3a. Federal funds sold	4,470
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	19,890
b. LESS: Allowance for loan/lease losses	200
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	19,690
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,868
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	1,199
12. Total assets (sum 1 thru 11)	31,517
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	26,083
(1) Noninterest bearing	1,772
(2) Interest bearing	24,311
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	874
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	535
21. Total Liabilities	27,492
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,899
25. Surplus	2,496
26. Undivided profits and capital reserves	(370)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	4,025
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	31,517
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	STATESVILLE
BANK NAME	THE BANK OF IREDELL
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,478
b. Interest-bearing balances	3,554
2. Securities	6,757
3a. Federal funds sold	1,250
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	33,692
b. LESS: Allowance for loan/lease losses	398
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	33,294
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,414
7. Other real estate owned	18
8. Investments in unconsolidated subs.	25
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	666
12. Total assets (sum 1 thru 11)	50,456
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	45,209
(1) Noninterest bearing	5,932
(2) Interest bearing	39,277
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	113
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	336
21. Total Liabilities	45,658
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,893
25. Surplus	2,605
26. Undivided profits and capital reserves	300
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	4,798
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	50,456
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE BANK NAME	TROY FIRST BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	8,801
b. Interest-bearing balances	0
2. Securities	54,908
3a. Federal funds sold	1,625
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	129,513
b. LESS: Allowance for loan/lease losses	1,437
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (4a less 4b & 4c)	128,076
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	5,185
7. Other real estate owned	361
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	1,906
11. Other assets	3,655
12. Total assets (sum 1 thru 11)	204,517 ========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	181,205
(1) Noninterest bearing	27,054
(2) Interest bearing	154,151
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	117
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	2,766
21. Total Liabilities	184,088
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	5,670
25. Surplus	8,635
26. Undivided profits and capital reserves	6,124
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	20,429
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	204,517 ========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	WHITEVILLE
BANK NAME	UNITED CAROLINA BANK

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	173,215
b. Interest-bearing balances	0
2. Securities	450,496
3a. Federal funds sold	91,000
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	1,459,230
b. LESS: Allowance for loan/lease losses	20,362
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	1,438,868
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	35,753
7. Other real estate owned	4,094
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	6,182
11. Other assets	49,213
12. Total assets (sum 1 thru 11)	2,248,821
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	2,030,701
(1) Noninterest bearing	398,066
(2) Interest bearing	1,632,635
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	34,155
14b. Securities sold under repurchase agreements	2,374
15. Demand notes issued to US Treasury	2,250
16. Other borrowed money	16,075
17. Mortgages and capital lease obligations	330
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	19,665
21. Total Liabilities	2,105,550
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	11,542
25. Surplus	47,799
26. Undivided profits and capital reserves	87,121
26b. LESS:Net unrealized loss on equity securities	3,191
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	143,271
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	2,248,821

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	WILMINGTON
BANK NAME	FIRST HANOVER BANK
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	1,885
b. Interest-bearing balances	2,904
2. Securities	2,773
3a. Federal funds sold	3,850
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	44,627
b. LESS: Allowance for loan/lease losses	477
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	44,150
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,987
7. Other real estate owned	455
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	932
12. Total assets (sum 1 thru 11)	58,936
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	53,630
(1) Noninterest bearing	3,439
(2) Interest bearing	50,191
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	930
21. Total Liabilities	54,560
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,992
25. Surplus	2,223
26. Undivided profits and capital reserves	161
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj	
28. Total equity capital (sum items 23-27)	4,376
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	58,936
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	WILSON
BANK NAME	BRANCH BANKING AND TRUST

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	353,069
b. Interest-bearing balances	75,011
2. Securities	980,615
3a. Federal funds sold	4,750
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	2,932,204
b. LESS: Allowance for loan/lease losses	33,921
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	2,898,283
5. Assets held in trading accounts	23
6. Premises and fixed assets incl cap leases	52,165
7. Other real estate owned	3,400
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	2,603
10. Intangible assets	7,122
11. Other assets	79,902
12. Total assets (sum 1 thru 11)	4,456,943
	==========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	3,535,294
(1) Noninterest bearing	537,216
(2) Interest bearing	2,998,078
b. In foreign offices (sum (1) & (2))	196,544
(1) Non-interest bearing	0
(2) Interest bearing	196,544
14a. Federal funds purchased	228,798
14b. Securities sold under repurchase agreements	109,775
15. Demand notes issued to US Treasury	0
16. Other borrowed money	15
17. Mortgages and capital lease obligations	27
18. Bank's liability on customer acceptances	2,603
19. Subordinated notes and debentures	63,997
20. Other liabilities	42,400
21. Total Liabilities	4,179,453
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	21,419
25. Surplus	115,497
26. Undivided profits and capital reserves	140,574
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	277,490
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	4,456,943
	==========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	WINSTON-SALEM
BANK NAME	PEOPLES BANK OF THE TRIAD
ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,498
b. Interest-bearing balances	0
2. Securities	8,944
3a. Federal funds sold	865
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	32,683
b. LESS: Allowance for loan/lease losses	779
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	31,904
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	2,786
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	3,192
11. Other assets	697
12. Total assets (sum 1 thru 11)	50,886
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	42,999
(1) Noninterest bearing	7,976
(2) Interest bearing	35,023
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	643
16. Other borrowed money	0
17. Mortgages and capital lease obligations	467
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	437
21. Total Liabilities	44,546
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	4,039
25. Surplus	2,793
26. Undivided profits and capital reserves	(492)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj.	
28. Total equity capital (sum items 23-27)	6,340
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	50,886
	========

STATEMENT OF CONDITION (000's)

LOCATION OF MAIN OFFICE	WINSTON-SALEM
BANK NAME	SALEM TRUST BANK

ASSETS	
1. Cash and balances due from depositories:	
a. Noninterest-bearing and currency/coin	2,638
b. Interest-bearing balances	6,000
2. Securities	0
3a. Federal funds sold	13,825
3b. Securities purchased under resale agreements	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned inc.	35,641
b. LESS: Allowance for loan/lease losses	434
c. LESS: Allocated transfer risk reserve	
d. Net loans and leases (4a less 4b & 4c)	35,207
5. Assets held in trading accounts	0
6. Premises and fixed assets incl cap leases	1,795
7. Other real estate owned	0
8. Investments in unconsolidated subs.	0
9. Customer liability - bank acceptances	0
10. Intangible assets	0
11. Other assets	386
12. Total assets (sum 1 thru 11)	59,851
	========
LIABILITIES	
13. Deposits:	
a. In domestic offices (sum (1) & (2))	54,004
(1) Noninterest bearing	5,637
(2) Interest bearing	48,367
b. In foreign offices (sum (1) & (2))	0
(1) Non-interest bearing	
(2) Interest bearing	
14a. Federal funds purchased	0
14b. Securities sold under repurchase agreements	0
15. Demand notes issued to US Treasury	0
16. Other borrowed money	0
17. Mortgages and capital lease obligations	0
18. Bank's liability on customer acceptances	0
19. Subordinated notes and debentures	0
20. Other liabilities	641
21. Total Liabilities	54,645
22. Limited-life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,535
25. Surplus	2,721
26. Undivided profits and capital reserves	(50)
26b. LESS:Net unrealized loss on equity securities	0
27. Cumulative foreign currency trans. adj	
28. Total equity capital (sum items 23-27)	5,206
29. Total liabilities, limited-life preferred stock, and equity capital (sum 21,22,28)	59,851
	========

NONDEPOSITORY TRUST COMPANIES

ASSETS (000)	North Carolina Trust Company Greensboro 12-31-89	The Trust Company of the South Lumberton 12-31-89
1. Cash and balances due from depositories:		
a. Currency and noninterest-bearing balances	39	1
b. Interest-bearing balances	239	514
2. Securities:		
a. U. S. Treasury securities	150	0
b. Government agencies and corporations	0	0
c. State and political subdivisions	0	0
d. Other bonds, notes, and debentures	0	0
3. Repurchase agreements	0	0
4. Receivables:		
a. Customers:		
(1) For settlements	0	0
(2) For services	817	0
b. Dividends, interest, other	22	0
5 Prepaid expenses and deposits	14	0
6. Fixed assets (net of depreciation):		
a. Premises and leasehold improvements	10	0
b. Furniture, fixtures, and equipment	348	0
c. Leased property under capital leases	0	0
7. Intangible assets	0	0
8. All other assets2	0	
9. TOTAL ASSETS	$1,641	$515
LIABILITIES		
10. Drafts payable 0	0	
11. Accounts payable and accrued expenses	98	0
12. Payable to customers:		
a. On settlements	0	0
b. On receipt of securities	0	0
c. Dividends and interest received	0	0
13. Financing arrangements:		
a. Borrowings (funded lines of credit)	0	0
b. Mortgages secured by real property	0	0
c. Other liabilities for borrowed money	0	0
14. Obligations under capital leases:		
a. Premises (land and buildings)	0	0
b. Furniture, fixtures, and equipment	0	0
15. All other liabilities	26	0
16. TOTAL LIABILITIES	124	0
17. Limited life preferred stock	0	0
EQUITY CAPITAL		
18. Perpetual preferred stock	400	0
19. Common stock 315	200	
20. Surplus 384	111	
21. Undivided profits and capital reserves	418	204
22. TOTAL EQUITY CAPITAL	1,517	515
23. TOTAL LIABILITIES, LIMITED LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$1,641	$515

COMPARATIVE INFORMATION

BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

(National and State-Chartered)

December 31, 1989

BANK NAME	CITY	TOTAL ASSETS (000's)	RANK 1989	RANK 1988
* NCNB National Bank	Charlotte	20,443,391	1	1
* First Union National Bank	Charlotte	16,767,084	2	2
* Wachovia Bank, N.A.	Winston-Salem	15,143,871	3	3
Branch Banking & Trust	Wilson	4,456,943	4	4
First-Citizens Bank	Raleigh	3,678,959	5	5
* Southern National Bank	Lumberton	2,502,824	6	6
United Carolina Bank	Whiteville	2,248,821	7	7
* Central Carolina Bank	Durham	1,777,523	8	8
* Planters National Bank	Rocky Mount	1,170,324	9	10
Peoples Bank and Trust	Rocky Mount	1,074,734	10	9
High Point Bank	High Point	431,259	11	11
Security Bank	Salisbury	348,037	12	12
Bank of Granite	Granite Falls	291,367	13	13
Lexington State Bank	Lexington	289,101	14	14
Barclays Bank of North Carolina	Charlotte	280,100	15	15
* First Charter National Bank	Concord	248,605	16	17
Southern Bank	Mount Olive	221,311	17	16
The Fidelity Bank	Fuquay-Varina	212,822	18	18
Republic Bank	Charlotte	207,600	19	21
First Bank	Troy	204,517	20	19
* The First National Bank of Randolph County	Shelby	197,249	21	20
* The First National Bank of Randolph County	Asheboro	177,952	22	22
First Charlotte Bank	Charlotte	170,107	23	23
Yadkin Valley Bank	Elkin	156,767	24	26
Mid-South Bank	Sanford	149,923	25	24
Peoples Bank	Newton	145,927	26	25
The East Carolina Bank	Engelhard	131,908	27	28
* First National Bank of Reidsville	Reidsville	129,199	28	27
Lincoln Bank of North Carolina	Lincolnton	127,103	29	29
Triad Bank	Greensboro	106,726	30	30
Farmers & Merchants Bank	Granite Quarry	105,712	31	31
First Commercial Bank	Asheville	94,346	32	33
Mechanics and Farmers Bank	Durham	92,104	33	32
Bank of Stanly	Albemarle	83,742	34	34
Triangle Bank	Raleigh	78,320	35	37
The Village Bank	Chapel Hill	71,937	36	38
Bank of Union	Monroe	71,853	37	40
The Heritage Bank	Lucama	66,473	38	36
Bank of Four Oaks	Four Oaks	66,431	39	42
Randolph Bank	Asheboro	62,305	40	45
Salem Trust Bank	Winston-Salem	59,851	41	48
Carolina Mountain Bank	Highlands	59,725	42	35
First Hanover Bank	Wilmington	58,936	43	51
FirstSouth Bank	Burlington	57,038	44	55
Bankers Trust of North Carolina	Greensboro	56,535	45	47
The Bank of Currituck	Moyock	56,089	46	43
Piedmont State Bank	Greensboro	55,612	47	41
Community Bank	Rutherfordton	51,188	48	54
Peoples Bank of the Triad	Winston-Salem	50,886	49	Converted 12-31-89
The Bank of Iredell	Statesville	50,456	50	50
Guaranty State Bank	Durham	50,438	51	52
Citizens Bank	Murphy	49,395	52	39
* Columbus National Bank	Whiteville	46,496	53	49
The Community Bank	Pilot Mountain	44,262	54	60
First Community Bank	Gastonia	42,215	55	59

* National Charter

BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

(National and State-Chartered)

December 31, 1989

BANK NAME	CITY	TOTAL ASSETS (000's)	RANK 1989	RANK 1988
State Bank	Fayetteville	35,064	56	57
Avery County Bank	Newland	33,876	57	53
* RHNB National Bank of NC	Charlotte	33,660	58	58
Blue Ridge Bank	Sparta	31,517	59	61
Bank of Mecklenburg	Charlotte	31,110	60	Opened 7-12-89
First Carolina Bank	Sanford	28,775	61	62
Central State Bank	High Point	28,657	62	56
Topsail State Bank	Hampstead	26,676	63	65
* Enterprise Bank, NA	Raleigh	23,853	64	Opened 4-25-89
First Scotland Bank	Laurinburg	20,828	65	64
Lumbee Bank	Pembroke	20,513	66	63
Standard Bank	Dunn	19,290	67	71
* United National Bank	Fayetteville	17,969	68	69
* Greensboro National Bank	Greensboro	16,705	69	66
Bank of Pine Level	Pine Level	16,167	70	67
Morris Plan Industrial Bank	Burlington	15,279	71	68
The Bank of Bladenboro	Bladenboro	14,337	72	70
New East Bank of Goldsboro	Goldsboro	13,045	73	Opened 9-9-89
Unity Bank and Trust	Rocky Mount	12,418	74	Opened 9-5-89
New East Bank of Greenville	Greenville	10,062	75	Opened 11-11-89
Old North State Bank	King	9,331	76	Opened 8-14-89
New East Bank of Fayetteville	Fayetteville	8,562	77	Opened 11-18-89
* Crown National Bank	Charlotte	7,817	78	Opened 12-14-89
	Total	$75,549,910	78	

* National Charter

BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

(National and State-Chartered)

December 31, 1989

	BANK NAME	CITY	TOTAL DEPOSITS (000's)	RANK 1989	RANK 1988
*	Wachovia Bank, N.A.	Winston-Salem	11,344,443	1	2
*	NCNB National Bank	Charlotte	10,585,048	2	1
*	First Union National Bank	Charlotte	10,507,659	3	3
	Branch Banking & Trust	Wilson	3,731,838	4	4
	First-Citizens Bank	Raleigh	3,239,040	5	5
*	Southern National Bank	Lumberton	2,090,430	6	6
	United Carolina Bank	Whiteville	2,030,701	7	7
*	Central Carolina Bank	Durham	1,575,041	8	8
*	Planters National Bank	Rocky Mount	1,041,457	9	10
	Peoples Bank and Trust	Rocky Mount	950,517	10	9
	High Point Bank	High Point	392,551	11	11
	Security Bank	Salisbury	302,776	12	12
	Bank of Granite	Granite Falls	255,253	13	13
	Lexington State Bank	Lexington	250,731	14	14
	Barclays Bank of North Carolina	Charlotte	248,938	15	16
	Southern Bank	Mount Olive	201,539	16	15
*	First Charter National Bank	Concord	201,225	17	17
	The Fidelity Bank	Fuquay-Varina	186,172	18	18
	First Bank	Troy	181,205	19	19
	Republic Bank	Charlotte	166,967	20	22
*	The First National Bank of Randolph	Asheboro	161,209	21	21
*	The First National Bank of Randolph	Shelby	158,288	22	20
	First Charlotte Bank	Charlotte	155,543	23	23
	Yadkin Valley Bank	Elkin	144,114	24	25
	Mid-South Bank	Sanford	134,215	25	24
	Peoples Bank	Newton	127,215	26	26
	The East Carolina Bank	Engelhard	121,536	27	27
*	First National Bank of Reidsville	Reidsville	116,794	28	28
	Lincoln Bank of North Carolina	Lincolnton	114,228	29	30
	Triad Bank	Greensboro	99,338	30	29
	Farmers & Merchants Bank	Granite Quarry	94,843	31	31
	First Commercial Bank	Asheville	85,528	32	33
	Mechanics and Farmers Bank	Durham	81,354	33	32
	Bank of Stanly	Albemarle	76,524	34	34
	Bank of Union	Monroe	65,096	35	40
	The Village Bank	Chapel Hill	65,052	36	37
	Triangle Bank	Raleigh	64,514	37	42
	Randolph Bank	Asheboro	57,136	38	43
	Bank of Four Oaks	Four Oaks	57,131	39	39
	The Heritage Bank	Lucama	55,796	40	36
	Carolina Mountain Bank	Highlands	55,428	41	35
	Salem Trust Bank	Winston-Salem	54,004	42	48
	First Hanover Bank	Wilmington	53,630	43	50
	Piedmont State Bank	Greensboro	50,914	44	38
	Bankers Trust of North Carolina	Greensboro	48,535	45	49
	The Bank of Currituck	Moyock	47,759	46	44
	FirstSouth Bank	Burlington	46,061	47	62
	The Bank of Iredell	Statesville	45,209	48	51
	Community Bank	Rutherfordton	44,604	49	53
	Guaranty State Bank	Durham	43,547	50	52
	Peoples Bank of the Triad	Winston-Salem	42,999	51	Converted 12-31-89
	Citizens Bank	Murphy	42,315	52	41
*	Columbus National Bank	Whiteville	41,674	53	47
	The Community Bank	Pilot Mountain	39,786	54	59
	First Community Bank	Gastonia	34,780	55	58

* National Charter

BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

(National and State-Chartered)

December 31, 1989

BANK NAME	CITY	TOTAL DEPOSITS (000's)	RANK 1989	RANK 1988
State Bank	Fayetteville	29,539	56	57
* RHNB National Bank of NC	Charlotte	28,888	57	56
Blue Ridge Bank	Sparta	26,083	58	61
Central State Bank	High Point	25,721	59	54
Avery County Bank	Newland	25,592	60	55
First Carolina Bank	Sanford	24,737	61	60
Topsail State Bank	Hampstead	23,074	62	67
First Scotland Bank	Laurinburg	18,918	63	63
Lumbee Bank	Pembroke	18,011	64	64
* Enterprise Bank, NA	Raleigh	17,210	65	Opened 4-25-89
Bank of Mecklenburg	Charlotte	16,541	66	Opened 7-12-89
* Greensboro National Bank	Greensboro	15,205	67	65
Standard Bank	Dunn	14,719	68	71
Bank of Pine Level	Pine Level	14,681	69	66
* United National Bank	Fayetteville	14,393	70	69
Morris Plan Industrial Bank	Burlington	12,866	71	68
The Bank of Bladenboro	Bladenboro	12,475	72	70
New East Bank of Goldsboro	Goldsboro	8,941	73	Opened 9-9-89
Unity Bank and Trust	Rocky Mount	6,499	74	Opened 9-5-89
Old North State Bank	King	5,866	75	Opened 8-14-89
New East Bank of Greenville	Greenville	5,005	76	Opened 11-11-89
New East Bank of Fayetteville	Fayetteville	3,370	77	Opened 11-18-89
* Crown National Bank	Charlotte	1,703	78	Opened 12-14-89
	Total	**$52,580,267**	**78**	

* National Charter

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

December 31, 1989

BANK NAME	CITY	TOTAL ASSETS (000's)	RANK 1989	RANK 1988
Branch Banking & Trust	Wilson	4,456,943	1	1
First-Citizens Bank	Raleigh	3,678,959	2	2
United Carolina Bank	Whiteville	2,248,821	3	3
Peoples Bank and Trust	Rocky Mount	1,074,734	4	4
High Point Bank	High Point	431,259	5	5
Security Bank	Salisbury	348,037	6	6
Bank of Granite	Granite Falls	291,367	7	7
Lexington State Bank	Lexington	289,101	8	8
Barclays Bank of North Carolina	Charlotte	280,100	9	9
Southern Bank	Mount Olive	221,311	10	10
The Fidelity Bank	Fuquay-Varina	212,822	11	11
Republic Bank	Charlotte	207,600	12	13
First Bank	Troy	204,517	13	12
First Charlotte Bank	Charlotte	170,107	14	14
Yadkin Valley Bank	Elkin	156,767	15	17
Mid-South Bank	Sanford	149,923	16	15
Peoples Bank	Newton	145,927	17	16
The East Carolina Bank	Engelhard	131,908	18	18
Lincoln Bank of North Carolina	Lincolnton	127,103	19	19
Triad Bank	Greensboro	106,726	20	20
Farmers & Merchants Bank	Granite Quarry	105,712	21	21
First Commercial Bank	Asheville	94,346	22	23
Mechanics and Farmers Bank	Durham	92,104	23	22
Bank of Stanly	Albemarle	83,742	24	24
Triangle Bank	Raleigh	78,320	25	27
The Village Bank	Chapel Hill	71,937	26	28
Bank of Union	Monroe	71,853	27	30
The Heritage Bank	Lucama	66,473	28	26
Bank of Four Oaks	Four Oaks	66,431	29	32
Randolph Bank	Asheboro	62,305	30	34
Salem Trust Bank	Winston-Salem	59,851	31	37
Carolina Mountain Bank	Highlands	59,725	32	25
First Hanover Bank	Wilmington	58,936	33	39
FirstSouth Bank	Burlington	57,038	34	43
Bankers Trust of North Carolina	Greensboro	56,535	35	36
The Bank of Currituck	Moyock	56,089	36	33
Piedmont State Bank	Greensboro	55,612	37	31
Community Bank	Rutherfordton	51,188	38	42
Peoples Bank of the Triad	Winston-Salem	50,886	39	Converted 12-31-89
The Bank of Iredell	Statesville	50,456	40	38
Guaranty State Bank	Durham	50,438	41	40
Citizens Bank	Murphy	49,395	42	29
The Community Bank	Pilot Mountain	44,262	43	47
First Community Bank	Gastonia	42,215	44	46
State Bank	Fayetteville	35,064	45	45
Avery County Bank	Newland	33,876	46	41
Blue Ridge Bank	Sparta	31,517	47	48
Bank of Mecklenburg	Charlotte	31,110	48	Opened 7-12-89
First Carolina Bank	Sanford	28,775	49	49
Central State Bank	High Point	28,657	50	44
Topsail State Bank	Hampstead	26,676	51	52
First Scotland Bank	Laurinburg	20,823	52	51
Lumbee Bank	Pembroke	20,513	53	50
Standard Bank	Dunn	19,290	54	56
Bank of Pine Level	Pine Level	16,167	55	53

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

December 31, 1989

BANK NAME	CITY	TOTAL ASSETS (000's)	RANK 1989	RANK 1988
Morris Plan Industrial Bank	Burlington	15,279	56	54
The Bank of Bladenboro	Bladenboro	14,337	57	55
New East Bank of Goldsboro	Goldsboro	13,045	58	Opened 9-9-89
Unity Bank and Trust	Rocky Mount	12,418	59	Opened 9-5-89
New East Bank of Greenville	Greenville	10,062	60	Opened 11-11-89
Old North State Bank	King	9,331	61	Opened 8-14-89
New East Bank of Fayetteville	Fayetteville	8,562	62	Opened 11-18-89
	Total	$16,845,388	62	

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

December 31, 1989

BANK NAME	CITY	TOTAL DEPOSITS (000's)	RANK 1989	RANK 1988
Branch Banking & Trust	Wilson	3,731,838	1	1
First-Citizens Bank	Raleigh	3,239,040	2	2
United Carolina Bank	Whiteville	2,030,701	3	3
Peoples Bank and Trust	Rocky Mount	950,517	4	4
High Point Bank	High Point	392,551	5	5
Security Bank	Salisbury	302,776	6	6
Bank of Granite	Granite Falls	255,253	7	7
Lexington State Bank	Lexington	250,731	8	8
Barclays Bank of North Carolina	Charlotte	248,938	9	10
Southern Bank	Mount Olive	201,539	10	9
The Fidelity Bank	Fuquay-Varina	186,172	11	11
First Bank	Troy	181,205	12	12
Republic Bank	Charlotte	166,967	13	13
First Charlotte Bank	Charlotte	155,543	14	14
Yadkin Valley Bank	Elkin	144,114	15	16
Mid-South Bank	Sanford	134,215	16	15
Peoples Bank	Newton	127,215	17	17
The East Carolina Bank	Engelhard	121,536	18	18
Lincoln Bank of North Carolina	Lincolnton	114,228	19	20
Triad Bank	Greensboro	99,338	20	19
Farmers & Merchants Bank	Granite Quarry	94,843	21	21
First Commercial Bank	Asheville	85,528	22	23
Mechanics and Farmers Bank	Durham	81,354	23	22
Bank of Stanly	Albemarle	76,524	24	24
Bank of Union	Monroe	65,096	25	30
The Village Bank	Chapel Hill	65,052	26	27
Triangle Bank	Raleigh	64,514	27	32
Randolph Bank	Asheboro	57,136	28	33
Bank of Four Oaks	Four Oaks	57,131	29	29
The Heritage Bank	Lucama	55,796	30	26
Carolina Mountain Bank	Highlands	55,428	31	25
Salem Trust Bank	Winston-Salem	54,004	32	36
First Hanover Bank	Wilmington	53,630	33	38
Piedmont State Bank	Greensboro	50,914	34	28
Bankers Trust of North Carolina	Greensboro	48,535	35	37
The Bank of Currituck	Moyock	47,759	36	34
FirstSouth Bank	Burlington	46,061	37	49
The Bank of Iredell	Statesville	45,209	38	39
Community Bank	Rutherfordton	44,604	39	41
Guaranty State Bank	Durham	43,547	40	40
Peoples Bank of the Triad	Winston-Salem	42,999	41	Converted 12-31-89
Citizens Bank	Murphy	42,315	42	31
The Community Bank	Pilot Mountain	39,786	43	46
First Community Bank	Gastonia	34,780	44	45
State Bank	Fayetteville	29,539	45	44
Blue Ridge Bank	Sparta	26,083	46	48
Central State Bank	High Point	25,721	47	42
Avery County Bank	Newland	25,592	48	43
First Carolina Bank	Sanford	24,737	49	47
Topsail State Bank	Hampstead	23,074	50	53
First Scotland Bank	Laurinburg	18,918	51	50
Lumbee Bank	Pembroke	18,011	52	51
Bank of Mecklenburg	Charlotte	16,541	53	Opened 7-12-89
Standard Bank	Dunn	14,719	54	56
Bank of Pine Level	Pine Level	14,681	55	52

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

December 31, 1989

BANK NAME	CITY	TOTAL DEPOSITS (000's)	RANK 1989	RANK 1988
Morris Plan Industrial Bank	Burlington	12,866	56	54
The Bank of Bladenboro	Bladenboro	12,475	57	55
New East Bank of Goldsboro	Goldsboro	8,941	58	Opened 9-9-89
Unity Bank and Trust	Rocky Mount	6,499	59	Opened 9-5-89
Old North State Bank	King	5,866	60	Opened 8-14-89
New East Bank of Greenville	Greenville	5,005	61	Opened 11-11-89
New East Bank of Fayetteville	Fayetteville	3,370	62	Opened 11-18-89
	Total	**$14,679,600**	**62**	

EMPLOYEES AND ASSETS OF NORTH CAROLINA STATE BANKS

Ranked in order of number of employees as of December 31, 1989

BANK NAME	CITY	NUMBER OF EMPLOYEES	TOTAL ASSETS (000's)
First-Citizens Bank	Raleigh	3,476	3,678,959
Branch Banking & Trust	Wilson	2,695	4,456,943
United Carolina Bank	Whiteville	1,755	2,248,821
Peoples Bank and Trust	Rocky Mount	780	1,074,734
Republic Bank	Charlotte	297	207,600
Security Bank	Salisbury	277	348,037
Lexington State Bank	Lexington	203	289,101
First Bank	Troy	195	204,517
Southern Bank	Mount Olive	183	221,311
High Point Bank	High Point	151	431,259
Bank of Granite	Granite Falls	146	291,367
The East Carolina Bank	Engelhard	127	131,908
The Fidelity Bank	Fuquay-Varina	126	212,822
Barclays Bank of North Carolina	Charlotte	119	280,100
Lincoln Bank of North Carolina	Lincolnton	106	127,103
First Charlotte Bank	Charlotte	103	170,107
Mid-South Bank	Sanford	99	149,923
Mechanics and Farmers Bank	Durham	96	92,104
Yadkin Valley Bank	Elkin	90	156,767
Triad Bank	Greensboro	87	106,726
Peoples Bank	Newton	86	145,927
First Commercial Bank	Asheville	79	94,346
Farmers & Merchants Bank	Granite Quarry	77	105,712
Bank of Stanly	Albemarle	68	83,742
The Village Bank	Chapel Hill	61	71,937
Carolina Mountain Bank	Highlands	61	59,725
The Heritage Bank	Lucama	49	66,473
The Bank of Iredell	Statesville	48	50,456
Randolph Bank	Asheboro	46	62,305
Bank of Union	Monroe	46	71,853
Triangle Bank	Raleigh	45	78,320
Community Bank	Rutherfordton	45	51,188
Piedmont State Bank	Greensboro	41	55,612
Bank of Four Oaks	Four Oaks	39	66,431
Bankers Trust of North Carolina	Greensboro	37	56,535
Peoples Bank of the Triad	Winston-Salem	37	50,886
Citizens Bank	Murphy	35	49,395
Guaranty State Bank	Durham	34	50,438
Blue Ridge Bank	Sparta	31	31,517
FirstSouth Bank	Burlington	30	57,038
The Bank of Currituck	Moyock	30	56,089
First Hanover Bank	Wilmington	30	58,936
The Community Bank	Pilot Mountain	29	44,262
Central State Bank	High Point	28	28,657
First Community Bank	Gastonia	26	42,215
State Bank	Fayetteville	24	35,064
First Scotland Bank	Laurinburg	24	20,828
First Carolina Bank	Sanford	22	28,775
Lumbee Bank	Pembroke	20	20,513

EMPLOYEES AND ASSETS OF NORTH CAROLINA STATE BANKS

Ranked in order of number of employees as of December 31, 1989

BANK NAME	CITY	NUMBER OF EMPLOYEES	TOTAL ASSETS (000's)
Bank of Pine Level	Pine Level	20	16,167
The Bank of Bladenboro	Bladenboro	19	14,337
Topsail State Bank	Hampstead	17	26,676
Unity Bank and Trust	Rocky Mount	17	12,418
Avery County Bank	Newland	16	33,876
Bank of Mecklenburg	Charlotte	15	31,110
Salem Trust Bank	Winston-Salem	12	59,851
Standard Bank	Dunn	10	19,290
Old North State Bank	King	10	9,331
New East Bank of Goldsboro	Goldsboro	9	13,045
Morris Plan Industrial Bank	Burlington	6	15,279
New East Bank of Fayetteville	Fayetteville	6	8,562
New East Bank of Greenville	Greenville	6	10,062
	Total	**12,502**	**$16,845,388**

PRODUCTS AND SERVICES

Summary of Revenue Producing Services - 1989

North Carolina state-chartered banks historically have had broad powers to engage in businesses traditionally not associated with commercial lending. These powers, combined with geographically unrestricted statewide branching, have made a North Carolina state bank charter a valuable and successful franchise .

The following survey shows the revenue-producing services offered by the 62 state-chartered banks (including services offered by corporate subsidiaries of the bank and by bank holding company) at the close of 1989. For a service to qualify as revenue-producing, it had to meet the following criteria:

1. Be offered both to established bank customers and the general public;
2. Have a set price range or fee schedule;
3. Be available independently of other banking services.

Revenue Producing Services Offered by:	Bank	Bank Subsidiary	Bank Holding Company
Business Personal Property Leasing	6	1	0
Check Guarantee Services	6	0	0
Consumer Debt Counseling	1	0	0
Consumer Finance Act Licensee	0	2	0
Consumer Leasing	6	1	0
Credit Cards	22	0	1
Credit Cards - Agent Issue	36	0	0
Credit Life Insurance Brokerage	34	0	0
Electronic Data Processing Servicing	4	0	1
Estate Planning	8	1	0
General Insurance Brokerage	5	3	0
General Insurance Underwriting	1	1	0
Investment Counseling	1	2	0
Management Consulting	2	0	0
Money Orders	45	0	0
Mortgage Brokerage	12	1	2
Mortgage Origination	26	1	1
Mortgage Servicing	10	1	1
Permanent Mortgage Lending	35	1	1
Real Estate Appraisal	2	0	0
Real Estate Equity	1	0	0
Real Property Leasing	3	1	0
Remittance Banking	14	0	0
Savings Bonds	59	0	0
Securities Brokerage	29	1	1
Shared ATM Network	38	0	0
Tax Planning	5	0	0
Tax Preparation	3	0	0
Title Insurance Brokerage	2	3	1
Title Insurance Underwriting	0	1	0
Travel Agency	1	0	0
Travelers Checks	62	0	0
Trust Services	10	1	1

Total Number of Services - 33
Total Number of Banks - 62

North Carolina
Banking Commission

1989 Survey of Revenue Producing Services for North Carolina State-Chartered Banks

Total Number of Banks - 62
Total Number of Services - 33

	Bus. Pers. Property Leasing	Check Guarantee Serv.	Consumer Debt Counseling	Consumer Finance Act Lic.	Consumer Leasing	Credit Cards	Credit Cards - Agent Issue	Credit Life Ins. Brokerage	EDP Servicing	Estate Planning	Gen. Ins. Brokerage	Gen. Ins. Underwriting	Investment Counseling	Management Consulting	Money Orders	Mortgage Brokerage	Mortgage Origination	Mortgage Servicing	Perm. Mortgage Lending	Real Estate Appraisal	Real Estate Equity	Real Property Leasing	Remittance Banking	Savings Bonds	Securities Brokerage	Shared ATM Network	Tax Planning	Tax Preparation	Title Insurance Brokerage	Title Insurance Underwriting	Travel Agency	Travelers Checks	Trust Services
Avery County Bank - Newland							B								B									B								B	
Bank of Four Oaks - Four Oaks							B	B							B		B		B					B	B	B						B	
Bank of Granite - Granite Falls							B	B							B		B							B	B	B						B	
Bank of Mecklenburg - Charlotte							B								B									B		B						B	
Bank of Pine Level - Pine Level						B									B				B					B								B	
Bank of Stanly - Albemarle							B	B	B	S			S		B				B					B	B	B				S		B	
Bank of Union - Monroe							B	B				B			B	B								B					S			B	
Bankers Trust of North Carolina - Greensboro							B	B							B	B	B					B		B								B	
Barclays Bank of North Carolina - Charlotte						B									B			B	B					B		B						B	
Blue Ridge Bank - Sparta							B	B							B				B					B	B							B	
Branch Banking & Trust - Wilson					B	B	B			B	B				B		B	B	B				B	B	B	B					B	B	B
Carolina Mountain Bank - Highlands						B		B							B	H	B	B	B,H	B			B	B	B							B	
Central State Bank - High Point								B							B		B															B	
Citizens Bank - Murphy							B	B							B				B				B	B								B	
Community Bank & Trust Co. - Rutherfordton																								B								B	
Farmers and Merchants Bank - Granite Quarry							B	B			S				B	B	B	B	B					B	B,S	B						B	
First Bank - Troy						B			H	B					B				B					B	B	B	B					B	B
First Carolina Bank & Trust Co. - Sanford							B	B							B	B	B		B					B	B							B	
First Charlotte Bank & Trust Co. - Charlotte		B			S		B			B						S	S		B,S					B	B	B						B	
First-Citizens Bank & Trust Co. - Raleigh	B				B	B									B		B	S	B				B	B	B	B						B	B
First Commercial Bank - Asheville							B	B									B							B	B	B			B			B	
First Community Bank - Gastonia						B		B							B		B							B	B	B						B	
First Hanover Bank - Wilmington						B		B							B							B		B		B						B	
First Scotland Bank - Laurinburg								B							B									B								B	
FirstSouth Bank - Burlington		B				B									B	B	B							B		B						B	
Guaranty Bank - Durham					B		B	B						B	B	B	B		B					B	B	B						B	
High Point Bank & Trust Co. - High Point										B	B				B				B					B		B	B					B	B
Lexington State Bank - Lexington				S			B								B		B	B	B					B	B	B						B	B
Lincoln Bank of North Carolina - Lincolnton							B	B			S				B		B							B	B							B	
Lumbee Bank - Pembroke							B								B				B				B	B								B	

	Bus. Pers. Property Leasing	Check Guarantee Serv.	Consumer Debt Counseling	Consumer Finance Act Lic.	Consumer Leasing	Credit Cards	Credit Cards - Agent Issue	Credit Life Ins. Brokerage	EDP Servicing	Estate Planning	Gen. Ins. Brokerage	Gen. Ins. Underwriting	Investment Counseling	Management Consulting	Money Orders	Mortgage Brokerage	Mortgage Origination	Mortgage Servicing	Perm. Mortgage Lending	Real Estate Appraisal	Real Estate Equity	Real Property Leasing	Remittance Banking	Savings Bonds	Securities Brokerage	Shared ATM Network	Tax Planning	Tax Preparation	Title Insurance Brokerage	Title Insurance Underwriting	Travel Agency	Travelers Checks	Trust Services
Mechanics and Farmers Bank - Durham							B	B									B	B	B				B	B	B	B						B	B
Mid-South Bank & Trust Co. - Sanford	B				B	B		B	B						B		B		B			B	B	B	B	B			S			B	
New East Bank of Fayetteville - Fayetteville		B				B									B									B								B	
New East Bank of Goldsboro - Goldsboro							B	B																B	B	B						B	
New East Bank of Greenville - Greenville		B				B											B						B	B		B						B	
Old North State - King							B	B							B									B		B						B	
Peoples Bank - Newton							B		B						B									B								B	
Peoples Bank & Trust Co. -	B					B		B		B					B		B	B	B				B	B	B	B	B	B	H			B	B
Peoples Bank of the Triad - Winston Salem							B	B					S				B							B	B	B						B	S
Piedmont State Bank - Greensboro							B	B	B															B		B						B	
Randolph Bank & Trust Co. - Asheboro							B	B			B				B		B		B					B	B	B						B	
Republic Bank & Trust Co. - Charlotte	B	B				H	B				S	S				H	H	H	B			S		B		B						B	H
Salem Trust Bank - Winston Salem							B									B								B	B	B						B	
Security Bank & Trust Co. - Salisbury				S		B				B	B								B					B		B						B	B
Southern Bank & Trust Co. - Mount Olive						B									B				B					B		B						B	
Standard Bank & Trust Co. - Dunn			B				B								B									B								B	
State Bank - Fayetteville						B		B							B									B								B	
The Bank of Bladenboro - Bladenboro																			B					B								B	
The Bank of Currituck - Moyock						B									B									B								B	
The Bank of Iredell - Statesville							B	B							B	B			B					B	B				S			B	
The Community Bank - Pilot Mountain							B	B							B	B			B					B								B	
The East Carolina Bank - Engelhard							B												B					B		B						B	
The Fidelity Bank - Fuquay-Varina						B									B				B					B	B	B						B	
The Heritage Bank - Lucoma	B				B	B									B			B	B					B		B						B	
The Morris Plan Industrial Bank - Burlington								B							B				B		B		B		B							B	
The Village Bank - Chapel Hill							B			B			B			B	B	B	B				B	B	B	B	B	B	B			B	B
Topsail State Bank - Hamstead						B											B		B				B	B	B							B	
Triad Bank - Greensboro						B		B															B			B						B	
Triangle Bank & Trust Co. - Raleigh	S						B	B							B	B	B		B					B								B	
United Carolina Bank - Whiteville	B	B			B	B	B	B		B	B			B	B	B	B	B	B	B			B	B	H	B	B	B				B	B
Unity Bank & Trust Co. - Rocky Mount							B	B									B							B		B						B	
Yadkin Valley Bank & Trust Co. - Elkin							B	B							B									B	B	B						B	
B Bank	6	6	1	0	6	22	36	34	4	8	5	1	1	2	45	12	26	10	35	2	1	3	14	59	29	38	5	3	2	0	1	62	10
S Bank Subsidiary	1	0	0	2	1	0	0	0	0	1	3	1	2	0	0	1	1	1	1	0	0	1	0	0	1	0	0	0	3	1	0	0	1
H Bank Holding Company	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	2	1	1	1	0	0	0	0	0	1	0	0	0	1	0	0	0	1
Grand Totals	7	6	1	2	7	23	36	34	5	9	8	2	3	2	45	15	28	12	37	2	1	4	14	59	31	38	5	3	6	1	1	62	12

DIRECTORY OF BANKS

IN

NORTH CAROLINA

NATIONAL BANKS IN NORTH CAROLINA

May 30, 1990

(In alphabetical order by location of Home Office)

HOME OFFICE	EXECUTIVE OFFICER
The First National Bank of Randolph County Post Office 1328 Asheboro 27203 919/629-2161	Mr. James M. Culberson, Jr. Chairman and President
Crown National Bank 4500 Cameron Valley Parkway Charlotte 28211 704/365-2880	Mr. James T. Garrett, Jr. President
First Union National Bank First Union Plaza Charlotte 28288 704/374-6161	Mr. John R. Georgius President & Chief Executive Officer
RHNB National Bank of N.C. 7421 Carmel Executive Park Charlotte 28226 704/542-1984	Mr. G. Anderson Douglas President
NCNB National Bank of North Carolina One NCNB Plaza Charlotte 28255 704/374-5000	Mr. Hugh L. McColl, Jr. Chairman and Chief Executive Officer
First Charter National Bank brough Post Office Box 228 Concord 28026-0228 704/786-3300	Mr. Lawrence M. Kim- President and Chief Executive Officer
Central Carolina Bank and Trust Company, N.A. Post Office Box 931 Durham 27702 919/683-7777	Mr. W. L. Burns, Jr. President
United National Bank Post Office Bank 1450 Fayetteville 28302 919/483-1131	Mr. Leonard N. Hedgepeth President
Greensboro National Bank Post Office Box 22046 Greensboro 27420 919/373-8500	Mr. Robert S. Chiles, Sr. President
Southern National Bank of North Carolina Post Office Box 1489 Lumberton 28358 919/671-2000	Mr. L. Glenn Orr Chairman
Enterprise Bank, National Association Post Office Box 19178 Raleigh 27609 919/782-3074	Mr. Kenneth E. Flynt Chief Executive Officer
First National Bank of Reidsville Post Office Box 2037 Reidsville 27320 919/342-3346	Mr. W. B. Apple, Jr. President
The Planters National Bank & Trust Company Post Office Drawer 1220 Rocky Mount 27801 919/977-8211	Mr. J. Richard Futrell, Jr. President
The First National Bank Post Office Box 168 Shelby 28150 704/484-6200	Mr. Edgar B. Hamilton President
Columbus National Bank 100 East Main Street Whiteville 28472 919/642-6163	Mr. George W. Holt President
Enterprise National Bank of the Piedmont P.O. Box 5068 Winston-Salem 27103 919/631-3900	Mr. Nicholas A. Daves President and Chief Executive Officer
Wachovia Bank and Trust Company, N.A. Post Office Box 3099 Winston-Salem 27102 919/770-5000	Leslie M. Baker, Jr. President

TOTAL: 17

NORTH CAROLINA STATE-CHARTERED BANKS

MAY 30, 1990

(In alphabetical order by location of Home Office)

HOME OFFICE	EXECUTIVE OFFICER
Bank of Stanly 167 North Second Street Albemarle 28001 704/983-6181	Mr. Roger L. Dick Chief Executive Officer
Randolph Bank & Trust Company Post Office Box 1888 Asheboro 27203 919/625-1000	Mr. Reid Pollard President
First Commercial Bank Post Office Box 3079 Asheville 28802 704/252-3600	Mr. John H. Morrison President
The Bank of Bladenboro Post Office Box 369 Bladenboro 28320 919/863-3271	Mr. C. I. Bridger President
FirstSouth Bank P. O. Drawer 2957 Burlington 27216 919/222-8066	Mr. Wade Williamson President
The Morris Plan Industrial Bank Post Office Box 2044 Burlington 27215 919/229-5338	Mr. Robert E. Oakes Vice President & Chief Executive Officer
The Village Bank Post Office Box 2564 Chapel Hill 27514 919/929-0252	Mr. Charles T. Roupas President
Bank of Mecklenburg 2000 Randolph Road Charlotte 28207 704/375-2265	Mr. John H. Ketner, Jr. President
Barclays Bank of North Carolina 201 South Tryon Street Charlotte 28201 704/339-5112	Mr. Ned McConnell President
First Charlotte Bank and Trust Co Post Office Box 6261 Charlotte 28207 704/372-7847	Mr. Worth Williamson President
Republic Bank and Trust Company Post Office Box 35607 Charlotte 28235 704/377-2676	Mr. James T. Bolt, Jr. President
Standard Bank & Trust Company P.O. Box 1807 Dunn 28334 919/892-2288	Mr. Charles W. Carpenter President
Guaranty State Bank Post Office Box 1731 Durham 27702 919/688-9361	Mr. Charles J. Stewart President
Mechanics and Farmers Bank Post Office Box 1932 Durham 27702 919/683-1521	Ms. Julia W. Taylor President
New East Bank of the Albemarle 916 West Ehringhaus Street Elizabeth City 27909	Mr. Guy P. Williams, Jr. President and Chief Executive Officer
Yadkin Valley Bank and Trust Company Post Office Box 1006 Elkin 28621 919/835-2626	Mr. Wayne V. Moore President
The East Carolina Bank Post Office Box 337 Engelhard 27824	Mr. E. R. Clarke, Jr. President
New East Bank of Fayetteville 991 McPherson Church Road Fayetteville 28305 919/484-8455	Mr. John Carl McCollum President and Chief Executive Officer
State Bank Post Office Box 2589 Fayetteville 28302-2589 919/864-7811	Mr. C. Fred Clark, Jr. President
Bank of Four Oaks Post Office Box 309 Four Oaks 27524 919/963-2177	Mr. Ayden R. Lee, Jr. Chief Executive Officer
The Fidelity Bank Post Office Box 8 Fuquay-Varina 27526 919/552-2242	Mr. Billy T. Woodard President
First Community Bank Post Office Box 2358 Gastonia 28053 704/868-4251	Mr. Donald R. Lineberger President and Chief Executive Officer
New East Bank of Goldsboro 214 North Spence Avenue Goldsboro 27530 (919)751-3004	Mr. Marvin Vick President
Bank of Granite Post Office Box 128 Granite Falls 28630 704/396-3141	Mr. John A. Forlines, Jr. Chairman and Chief Executive Officer

HOME OFFICE	EXECUTIVE OFFICER
Farmers & Merchants Bank Post Office Box 307 Granite Quarry 28072 704/279-7000	Mr. Paul E. Fisher Chairman and Chief Executive Officer
Bankers Trust of North Carolina Post Office Drawer 21527 Greensboro 27420 919/274-3300	Mr. Ted Matney Chairman of the Board and Chief Executive Officer
Piedmont State Bank 4817 West Market Street Greensboro 27409 919/294-2000	Mr. Robert S. Boroughs President
Triad Bank Post Office Box 22006 Greensboro 27420 919/852-8810	Mr. Ralph H. Bowden President
New East Bank of Greenville P. O. Box 3454 Greenville 27836 919/756-7344	Mr. Jerry W. Powell President and Chief Executive Officer
Topsail State Bank Highway 17 Hampstead 28443 919/270-4108	Mr. David E. Buffaloe Chief Executive Officer
Central State Bank Post Office Box 2836 High Point 27261 919/882-2574	Mr. Patrick A. Meisky President
High Point Bank and Trust Company Post Office Box 2276 High Point 27261 919/889-3300	Mr. Robert McInnis Chairman & Chief Executive Officer
Old North State Bank 647 South Main Street King 27021 919/983-0682	Mr. Robert Marziano President
First Scotland Bank Post Office Box 667 Laurinburg 28352 919/276-4628	Mr. Alan Avant Executive Vice President
Lexington State Bank Post Office Box 867 Lexington 27293-0867 704/246-6500	Robert F. Lowe President and Chief Executive Officer
Lincoln Bank of North Carolina Post Office Box 657 Lincolnton 28092 704/732-2222	James E. Burt, III President & Chief Executive Officer
The Heritage Bank Post Office Box 100 Lucama 27851 919/291-1383	Mr. Tom Lucas President
Bank of Union Post Office Box 1459 Monroe 28110-1459 704/289-9555	Mr. Clark Goodwin President
Southern Bank and Trust Company 101 North Center Street Mount Olive 28365 919/658-9411	Mr. Marion J. McSorley President
The Bank of Currituck Post Office Box 6 Moyock 27958 919/435-6331	Mr. Sam T. Moore, Jr. President
Citizens Bank 300 Peachtree Street Murphy 28906 704/837-9291	Mr. Billy M. Decker President
Avery County Bank Post Office Box 246 Newland 28657 704/733-4331	Miss Martha Guy President
Peoples Bank Post Office Box 467 Newton 28658 704/464-5620	Mr. David A. Hunsucker President
Lumbee Bank Post Office Box 908 Pembroke 28372 919/521-9707	Mr. Larry Chavis Chief Executive Officer
The Community Bank Post Office Box 1368 Pilot Mountain 27041 919/368-5334	Mr. Hague C. Bow President and Chief Executive Officer
Bank of Pine Level Post Office Box 249 Pine Level 27568 919/965-5721	Mr. R. R. Jones President
First-Citizens Bank & Trust Company Post Office Box 151 Raleigh 27602 919/755-7000	Mr. James B. Hyler, Jr. President
Triangle Bank & Trust Company Post Office Box 31828 Raleigh 27622 919/881-0455	Mr. Ted B. Lanier Chairman and Chief Executive Officer

HOME OFFICE	EXECUTIVE OFFICER
Peoples Bank and Trust Company Post Office Drawer 872 Rocky Mount 27801 919/977-4811	Mr. Robert R. Mauldin Chief Executive Officer
Unity Bank & Trust Company 115 North Church Street Rocky Mount 27804 (919)972-2265	Mr. H. Leigh Ballance, Jr. Chief Executive Officer
Community Bank & Trust Company 215 South Main Street Rutherfordton 28139 704/287-2244	Mr. Kenneth R. Hughes Chairman and Chief Executive Officer
Security Bank and Trust Company Post Office Box 2189 Salisbury 28144 704/633-7800	Mr. J. G. Rutledge, III President
First Carolina Bank & Trust Company 1001 Horner Boulevard Sanford 27330 919/776-7621	Mr. William H. Wilson President
Mid-South Bank & Trust Company Post Office Drawer 1450 Sanford 27330 919/774-8600	Mr. Colon A. Terrell, Jr. President
Blue Ridge Bank Post Office Box 399 Sparta 28675 919/372-2265	Mr. Guy L. Scott, Jr President
The Bank of Iredell Post Office Box 1164 Statesville 28677 704/873-5245	Mr. Elbert H. Richardson President and Chief Executive Officer
First Bank Post Office Box 508 Troy 27371 919/576-6171	Mr. John C. Wallace President
United Carolina Bank Post Office Box 632 Whiteville 28472 919/642-5131	Mr. E. Rhone Sasser President
First Hanover Bank Post Office Box 4006 Wilmington 28406 919/799-7009	Mr. Dale S. Caines President
Branch Banking and Trust Company Post Office Box 1847 Wilson 27893 919/399-4111	Mr. John A. Allison, IV Chairman and Chief Executive Officer
Peoples Bank of the Triad 2250 Silas Creek Parkway Winston-Salem 27103 919/723-9441	Mr. Michael S. Patterson President
Salem Trust Bank Post Office Box 2857 Winston-Salem 27102 919/777-1400	Mr. Gordon H. T. Sheeran President

TOTAL: 62

PROPOSED NEW BANKS

NAME OF BANK/ DATE OF FILING	EXECUTIVE OFFICER
Colonial Bank (Proposed) 325 West Main Street Sylva 28779 Approved 1/18/89	Mr. John Berrong Chief Executive Officer
Granville United Bank (Proposed) 109 Hillsboro Street Oxford 27565 Approved 1/18/89	Mr. James I. Carey President and Chief Executive Officer
Carolina State Bank (Proposed) P. O. Box 340 Shelby 28150 Approved 11/15/89	Mr. John T. Godbold, Jr. President
Bank of North Carolina (Proposed) 781 N. Main Street High Point 27261 Approved 1/24/90	Mr. W. Swope Montgomery
Anson Bank & Trust Company (Proposed) 911 Highway 74 East Wadesboro 28170 Approved 3/21/90	C. Garrett Alexander President
New East Bank of New Bern (Proposed) Glenburnie and Cardinal Road New Bern 28562 Approved 3/21/90	Donald K. Brinkley President
Park Meridian Bank (Proposed) Charlotte 28204 Approved 5/23/90	Kevin T. Kennelly President

NONDEPOSITORY TRUST COMPANIES

Nondepository trust companies offer all the traditional trust services associated with a bank trust department but are not affiliated with a bank and do not offer any deposit services. These companies may provide fiduciary administration of trust accounts, estates, corporate trusts, investments, and other forms of professional trusteeships.

HOME OFFICE	EXECUTIVE OFFICER
The Trust Company of the South C/O Canal Wood Products 1900 Independence Center 101 North Tryon Street Charlotte 28246 704/377-2536	Mr. Edwin F. Lucas, III Assistant Secretary
North Carolina Trust Company Post Office Box 1108 Greensboro 27402 919/272-5100	Mr. Stephen C. Hassenfelt President and Chief Executive Officer

NORTH CAROLINA STATE-CHARTERED BANKS AND THEIR BRANCHES

December 31, 1989
(Alphabetical by Bank)

Avery County Bank
NEWLAND
*Estatoa Street 28657

Bank of Bladenboro
BLADENBORO
Highway 211 West 28320
* 117 South 28320

Bank of Currituck
CAMDEN
Highway 168 27921

GRANDY
Highway 168 27939

MOYOCK
* Highway 168 27958

Bank of Four Oaks
CLAYTON
102 East Main Street 27520

FOUR OAKS
111 North Main Street 27524
* 503 North Wellons Street 27524

Bank of Granite
GRANITE FALLS
* 23 North Main Street 28630

HICKORY
281 14th Avenue, NE 28601
25 3rd Street, NW 28603
2220 12th Avenue, NE 28601

HUDSON
537 Main Street 28638

LENOIR
707 College Avenue, SW 28645

MORGANTON
207 E. Union Street 28655

NEWTON
311 North Main Avenue 28658

WHITNEL
1351 Norwood Street 28645

Bank of Iredell
CLEVELAND
100 South Depot Street 27013

MOORESVILLE
255 North Main Street 28115
One Rolling Hill Road 28115

STATESVILLE
* 325 East Front Street 28677

TROUTMAN
205 N. Main Street 28166

Bank of Mecklenburg
CHARLOTTE
2000 Randolph Road 28207

Bank of Pine Level
PINE LEVEL
* 109 Peedin Street 27568

SMITHFIELD
2204 Selma Road 27577

Bank of Stanly
ALBEMARLE
Highway 24/27 Bypass 28002-0338
710 North First Street 28002-0338
* 167 North Second Street 28002-0338

NORWOOD
13 South Main Street 28128-0657

Bank of Union
MATTHEWS
4240 Old Monroe Road 28105

MONROE
* 201 North Charlotte Avenue 28110-1459
1401 Skyway Drive 28110

WAXHAW
1100 N. Broome Street 28173

* Home Office

Bankers Trust of North Carolina
ASHEBORO
261 North Fayetteville Street 27203

GREENSBORO
* 419 North Elm Street 27401
2112 N. Elm Street 27408

Barclays Bank of North Carolina
CARY
1140 Kildaire Farms Road 27511

CHARLOTTE
* 201 South Tryon Street 28231

FAYETTEVILLE
806-A Elm Street, Eutaw Shopping Center 28303

GREENVILLE
700 Arlington Boulevard 27835
111 South Washington Street 27835

NEW BERN
2504 Clarendon Boulevard 28560
310 Craven Street 28560

RALEIGH
5500 Six Forks Road 27609

SOUTHERN PINES
185 West Morganton Road 28387

WILMINGTON
4008 Oleander Drive 28406
124 Princess Street 28401

WILSON
200 West Nash Street 27983

Blue Ridge Bank
SPARTA
* 125 North Main Street 28675

TAYLORSVILLE
150 North Center Street 28681

Branch Banking and Trust Company
ABERDEEN
Johnson Street and US 1 28315
115 North Poplar Street 28315

ANGIER
203 East Depot Street 27501

APEX
801 East Williams Street 27502

ASHEVILLE
850 Merrimon Avenue 28802
One Pack Square 28802
9 All Souls Crescent 28802

BEAUFORT
617 Front Street 28516

BENSON
307 East Main Street 27504

BLACK CREEK
210 Center Street 27813

BOILING SPRINGS
124 North Main Street 28017

BROADWAY
117 West Main Street 27505

BURLINGTON
144 Huffman Mill Road 27216
1006 South Church Street 27216

CARTHAGE
22 Courthouse Square 28327
502 Monroe Street 28327

CARY
200 East Chatham Street 27511
924 Kildaire Farm Road 27511
977 North Harrison Avenue 27511
2000 Regency Parkway 27511

CHARLOTTE
3059 Eastway Drive 28205
6869 Fairview Road 28210
8006 Mallard Creek Road 28213
101 Queens Road 28204
325 South Sharon Amity Road 28211
200 South Tryon Street 28202
250 East Woodlawn Road 28217
3420 Shamrock Drive 28215
2520 Sardis Road North 28227

COATS
300 North McKinley Street 27521

CRAMERTON
109 Center Street 28032

DALLAS
501 West Trade Street 28034

DURHAM
4011 University Drive 27702
103 West Main Street 27702

ELLENBORO
Highway 74 & Glenn Street 28040

ELM CITY
117 East Main Street 27822

* Home Office

ENFIELD
205 Whitfield Street 27823

EUREKA
101 East Main Street 27830

FAISON
101 Railroad Street 28341

FALLSTON
Highway 18 28042

FARMVILLE
Highway 264 By-Pass 27828

FAYETTEVILLE
121 Hay Street 28302
1214 Morganton Road 28302
123 Rowan Street 28302
201 Tallywood Shopping Center 28302
Westwood Shopping Center 28302
5397 Ramsey 28302

FLETCHER
Asheville Highway 25 28732

FOREST CITY
333 East Main Street 28043
Highway 74 By-pass 28043
Highway 221 & Morgan Street 28043

FOUNTAIN
East Wilson Street 27829

FREMONT
129 East Main Street 27830

FUQUAY-VARINA
121 North Main Street 27526

GASTONIA
1207 Bessemer City Road 28053
333 East Garrison Boulevard 28053
120 South New Hope Road 28053
2831 South York Road 28053
425 West Franklin Avenue 28053
2414 West Franklin Avenue 28053
110 West Main Street 28053
3070 Union Road 28053

GOLDSBORO
207 East Ash Street 27533
435 North Berkeley Boulevard 27533
1326 West Grantham Street 27533

GOLDSTON
Main Street 27252

GRAHAM
220 South Main Street 27253

GREENSBORO
3357 Battleground Avenue 27412
3508 High Point Road 27402
101 South Elm Street 27402
4653 West Market Street 27402

GREENVILLE
301 Arlington Boulevard 27835
212 South Greene Street 27835
2000 Venture Towers Drive 27835

HALIFAX
3 South King Street 27839

HAVELOCK
Highway 70 East 28532

HICKORY
2637 First Avenue SW 28603
360 Highway 70 SW 28603
34 2nd Street, NW 28601

HIGH POINT
1116 Eastchester Drive 27261
2105 Westchester Drive 28261
788 North Main Street 27261

JAMESVILLE
Hardison Drive 27846

KINGS MOUNTAIN
410 East King Street 28086

KINSTON
2409 North Heritage Street 28501
136 North Queen Street 28501
2009 West Vernon Avenue 28501

KNIGHTDALE
2920 Highway 64 East 27545

LAWNDALE
300 East Main Street 28090

LEXINGTON
20 South Main Street 27292
308 West Center Street 27292

LIBERTY
101 Fayetteville Street 27298

LITTLETON
131 East South Main Street 27850

LOWELL
830 Groves Street 28098

MAGGIE VALLEY
U. S. Highway 19 28751

MAGNOLIA
104 South Railroad Street 28453

MATTHEWS
157 North Trade Street 28105
733 Plantation Estates Drive 28105

MICRO
32 Railroad Street 27555

MINT HILL
11301 Lawyers Road 28212

MOCKSVILLE
119 Gaither Street 27028
1109 Yadkinville Road 27028

MOREHEAD CITY
Morehead Plaza Shopping Center 28557
4412 Arendell Street 28557

MOUNT HOLLY
150 South Main Street 28120

NEW BERN
3503 Clarendon Boulevard 28560
1301 Glenburnie Road 28560
2011 Neuse Boulevard 28560
375 Tryon Palace Drive 28560

OAK CITY
East & Commerce Street 27857

OLD FORT
200 East Main Street 28762

PIKEVILLE
105 West Main Street 27863

PINEHURST
15 Chinquapin Road 28374

PINEVILLE
9000 Pineville-Matthews Road 28134

PLYMOUTH
US Highway 64 27962
102 West Main Street 27962

PRINCETON
102 North Pine Street 27569

RALEIGH
2209 Century Drive 27611
8320 Creedmoor Road 27611
6200 Falls of the Neuse Road 27611
333 Fayetteville Street Mall 27611
1806 Hillsborough Street 27611
3107 North Boulevard 27611
5424 Six Forks Road 27611
2601 Wake Forest Road 27611
4701-117 Atlantic Avenue 27611
6300-150 Creedmoor Road 27611

RAMSEUR
171 Jordon Road 27316

RANLO
2301 Lowell Road 28053

ROANOKE RAPIDS
1583 East 10th Street 27870
1139 Roanoke Avenue 27870

ROCKY MOUNT
200 North Church Street 27802
127 Winstead Avenue 27802

ROPER
Buncombe Street 27970

RUTHERFORDTON
210 North Main Street 28139
511 North Washington Street 28139

SANFORD
503 Carthage Street 27331
145 West Main Street 27331

SARATOGA
Highway 91 27873

SCOTLAND NECK
1001 Main Street 27874

SELMA
212 North Raiford Street 27576

SHELBY
1774 East Dixon Boulevard 28150
9 East Marion Street 28150
824 South Dekalb Street 28150

SILER CITY
501 North Second Street 27344

SMITHFIELD
301 Bridge Street 27577

SOUTHERN PINES
520 South West Broad Street 28387

SPINDALE
201 Main Street 28160

STANLEY
101 North Main Street 28164

STANTONSBURG
123 South Main Street 27883

STATESVILLE
150 East Broad Street 28677
1617 East Broad Street 28677
1913 West Front Street 28677

TARBORO
318 Main Street 27886
1717 North Main Street 27886
Western Boulevard 27886

TRENTON
150 West Jones Street 28585

VASS
100 Bank Street 28394

WALLACE
220 East Main Street 28466
1314 North Norwood Street 28466

WARRENTON
122 South Main Street 27589
114 East Market Street 27589

WARSAW
102 West Hill Street 28398

WELDON
301 Washington Avenue 27890

WEST END
Highway Alternate North Carolina #73 27376

WILLIAMSTON
908 Washington Street 27892
138 West Main Street 27892

WILMINGTON
802 South College Road 28403

WILSON
1001 South Goldsboro Street 27894
1604 South Tarboro Street 27894
* 223 West Nash Street 27894
2000 West Nash Street 27894

WINSTON-SALEM
401 Jonestown Road 27102
1925 Silas Creek Parkway 27102
1100 Stratford Road 27102
5037 University Parkway 27102
8 West Third Street 27102

Carolina Mountain Bank
CASHIERS
60 Highway, 64 East 28717

FRANKLIN
Corner of E. Main Street & Rogers 28734

HENDERSONVILLE
404 South Main Street 28739

HIGHLANDS
* Fourth & Pine Streets 28741

SYLVA
19 Webster Road 28779

Central State Bank
HIGH POINT
138 East Parris Avenue 27262
100 E. Fairfield Road 27263
1220 North Main Street 27262
* 100 North Main Street 27261
110 North Wrenn Street 27261

Citizens Bank
ANDREWS
2nd and Fairview 28901

HAYESVILLE
Hiawassee and Sanderson Streets 28904

MURPHY
* 300 Peachtree Street 28906

Community Bank
MOUNT AIRY
1220 State Street 27030

PILOT MOUNTAIN
* 604 South Key Street 27041

SANDY RIDGE
N.C. Highway 704 West 27046

Community Bank & Trust Company
FOREST CITY
330 West Main Street 28043

MARION
5 S. Logan Street
2 S. Main Street 28752

RUTHERFORDTON
* 215 South Main Street 28139

East Carolina Bank
COLUMBIA
Scuppernong Drive 27925

* Home Office

CRESWELL
7th Street & Highway 64 27928

ENGELHARD
* Highway 264 27824

FAIRFIELD
Highway 94 27826

GREENVILLE
656 Arlington Boulevard 27834

HATTERAS
Highway 12 27943

KITTY HAWK
Corner of Highway 158 & Juniper Trail 27949

MANTEO
403-405 Budleigh Street 27954

NAGS HEAD
Highway 158 Bypass 27959

OCRACOKE
Highway 12 27960

SWAN QUARTER
Main & Pearl Streets 27885

WANCHESE
Highway 345 27981

Farmers and Merchants Bank

CHINA GROVE
116 North Main Street 28023

FAITH
Main Street 28041

GRANITE QUARRY
* 138 North Salisbury Avenue 28072

ROCKWELL
418 W. Main Street 28138

SALISBURY
630 Jake Alexander Boulevard 28144
420 North Main Street 28144

Fidelity Bank

BISCOE
Highway 220 North 27209
100 Main Street 27209

CANDOR
302 North Main Street 27229

CARTHAGE
201 Monroe Street 28327

CARY
100 West Chatham Street 27512
100 West Maynard Road 27511

ELLERBE
216 North Main Street 28338

FUQUAY-VARINA
1304 North Main Street 27526
* 111 South Main Street 27526
100 South Main Street 27526

HOLLY SPRINGS
142 North Main Street 27540

LIBERTY
502 North Greensboro Street 27298

MORRISVILLE
407 Cedar Fork Road 27560

MOUNT GILEAD
207 North Main Street 27306

RALEIGH
200 South Salisbury Street 27602

ROBBINS
112 North Middleton Street 27325

ROCKINGHAM
101 Rockingham Road 28328

STAR
414 South Main Street 27356

TROY
315 Albemarle Road 27371
328 North Main Street 27371

WAKE FOREST
231 South White Street 27587

First Bank

ALBEMARLE
Highway 24-27 28002
Highway 52 North 28002
160 West Main Street 28002

ASHEBORO
176 North Fayetteville Street 27203

BENNETT
NW Chatham and Carthage Street 27208

BISCOE
Corner of 220 and Pine Street 27209

* Home Office

CANDOR
Post Office Box 249 27229

CONCORD
US Highway 29 & Club Road 28025

DENTON
115 Salisbury Street 27239

GIBSON
10 East Main Street 28343

KANNAPOLIS
West C & Pine Street 28082

LAUREL HILL
200 Morgan Street 28351

LOCUST
200 West Main Street 28097

PINEBLUFF
140 North Walnut Street 28373

PINEHURST
560 Highway 5 South 28374

RICHFIELD
US Highway 49 28137

ROBBINS
Corner of Middleton and Elm Street 27325

TROY
Country Club Road and Leslie Street 27371
Highway 24-27 27371
436 Mt. Gilead Road 27371
* 341 North Main Street 27371
617 North Main Street 27371

VASS
Seaboard Street 28394

WAGRAM
112 Main Street 28396

WEST END
Highway 211 27376

First Carolina Bank & Trust Company
CARTHAGE
101 Courthouse Square
1012 Carriage Oak Shopping Center 28327

SANFORD
* 1001 South Horner Boulevard 27330
1003 N. Lee Avenue 27330

First Charlotte Bank & Trust Company
CHARLOTTE
1701 East Third Street 28204
* Queens Road & 3rd Street 28207
2245 Rexford Road 28211
2600 Sharon Road, West 28210
129 West Trade Street 28202
N.C. Highway #51
7852 Arboretum Drive 28226

MATTHEWS
9524 Monroe Road 28105

First Citizens Bank & Trust Company
AHOSKIE
700 East Church Street 27910

ALBEMARLE
1910 Charlotte Road 28002
330 South Second Street 28002

ANGIER
106 West Depot Street 27501

ARAPAHOE
Highway 306 38510

ASHEVILLE
768 Hendersonville Road 28803
2001 Hendersonville Road 28803
918 Merrimon Avenue 28804
48 Patton Avenue 28802
1375 Patton Avenue 28806
1201 Tunnel Road 28805
601 New Leicester Highway 28806

ATKINSON
Corner of Church and Rankin Streets 28421

ATLANTIC BEACH
101 Morehead Avenue 28512

AUTRYVILLE
102 Mill Street 28318

BAYBORO
Fourth and Main 28515

BEAUFORT
411 Front Street 28516
Highway #70 East 28516

BENSON
301 East Main Street 27504
Route 2 27504
100 West Main Street 27504
Intersection Hwy. 50 & 96 27504
Intersection Hwy. 50 & 210 27504

* Home Office

BESSEMER CITY
119 East Virginia Avenue 28016

BETHLEHEM
Corner Highway 127 North & Rink Dam Road 28603

BEAULAVILLE
Corner of Lee & Main 28518

BLOWING ROCK
Main Street 28605

BOONE
625 Blowing Rock Road 28607

BOONVILLE
East Main Street 27011

BREVARD
122 South Broad Street 28712

BRIDGETON
US 17 N & B Street 28519

BRYSON CITY
Main Street 28713

BUIES CREEK
Main Street 27506

BUNN
Main Street 27508

BURGAW
100 West Fremont Street 28425
Corner of Wilmington Street and US Highway 117 28425

BURNSVILLE
364 East By-Pass 28714

CAMP LEJEUNE
Room C-120, Bldg. NH 100 28542
Building TC 1003, Camp Geiger Area 28542
Building FC-425, French Creek Subarea 28542
Building 87, Holcomb Boulevard 28542

CANTON
P. O. Box 1309, Canton Plaza 28716

CAPE CARTERET
307 West B. McLean Drive 28584

CAROLINA BEACH
612 Lake Park Blvd. 28428

CARY
1825 Kildaire Farm Road 27511
682 Western Blvd. Ext. 27511

CHAPEL HILL
134 East Franklin Street 27514
1650 East Franklin Street 27514

CHARLOTTE
7010 Albemarle Road 28231
3750 East Independence Boulevard 28231
3050 Eastway Drive 28231
2903 Freedom Drive 28231
3130 Milton Road 28231
4327 North Tryon Street 28231
6501 Old Dowd Road 28208
4325 Randolph Road 28231
6428 Fairview Road 28231
5133 South Boulevard 28231
124 South Church Street 28231
209 South Church Street 28231
128 South Tryon Street 28231
2480 Wilkinson Boulevard 28231
4802 Wilmount Road 28231
1531 Woodlawn Road 28231
4181 Park Road 28231

CHEROKEE
Highway 441 N 28719

CHERRY POINT
Bld #91 2nd Avenue 28532
Bld Roosevelt Boulevard 28532

CLAYTON
Highway 70 Clayton Village Shopping Center 27520
300 Main Street 27520

CLEMMONS
2554 Lewisville-Clemmons Road 27012

CLIFFSIDE
N. Main Street 28024

CLINTON
925 Sunset Avenue 28328
201 East Main Street 28328
302 Northeast Boulevard 28328

CLYDE
8 Main Street 28721

COATS
100 North McKinley Street 27521

CONCORD
789 Highway 29 North 28025

CONOVER
801 SW Conover Boulevard 28658

CONWAY
201 Main Street 27820

COVE CITY
Old Highway 70 West & Liberty Street 28523

DOBSON
215 North Main Street 27017

DUNN
200 East Broad Street 28334
901 East Cumberland Street 28334
1717 West Cumberland Street 28334

EAST FLAT ROCK
2309 Spartanburg Highway 28726

EDEN
231 West Kings Highway 27288

ELIZABETH CITY
Route 3, Box 437 27909
310 South Road Street 27909
1609 West Ehringhaus Street 27909

ENKA
901 Smokey Park Highway 27828

FAIRVIEW
Corner of Cane Creek Road & US Highway 74
28730

FAYETTEVILLE
2617 Bragg Boulevard 28302
126 Broadfoot Avenue 28302
1490 Clinton Road 28302
2498 Gillespie Street 28302
109 Green Street 28302
1701 Owen Drive 28302
3604 Ramsey Street 28302
306 Morganton Road 28302

FOREST CITY
109 East Main Street 28043
Tri-City Mall 28043

FORT BRAGG
Bastogne Drive 28307
Reilly Road (Main PX Area) 28307
2nd & Butner Road 28307
2nd & G Streets 28307
1st Socom Mosby Street 28307
South Lucas Street 28307
Mosby Street 28307
Pope Air Force Base, Bldg. 356 28308
Normandy 28307

FRANKLIN
3 Iotla Street 28734
530 Westgate Road 28734

FRANKLINTON
101 North Main Street 27525

GARNER
114 Main Street 27529

GASTONIA
145 South Marietta Street 28053
1502 South York Street 28053

GATES
Highway 37 27937

GIBSONVILLE
237 East Main Street 27249

GOLDSBORO
2425 East Ash Street 27530
Highway 117 Bypass South 27530
1900 North Berkeley Boulevard 27530
123 North Center Street 27530
2301 Wayne Memorial Drive 27530

GRANITE FALLS
Corner of Falls Avenue & Chestnut Street 28630

GREENSBORO
2431 Battleground Avenue 27408
1803 East Bessemer Avenue 27405
4708 High Point Road 27407
3017 High Point Road 27403
3200 Northline Street 27408
2401 Randleman Road 27406
100 South Elm Street 27401
4637 West Market Street 27407
6400 West Market Street 27409
3101 Yanceyville Street 27405

GREENVILLE
301 Evans Street 27834
701 South Memorial Drive 27834
1615 SE Greenville Boulevard 27834
3109 South Memorial Drive 27834

GRIFTON
506 West Queen 28530

GRIMESLAND
Pitt Street 27837

HARRELLS
Highway 41 28444

HAVELOCK
1440 East Main Street 28532
Jaycee Street 28532

HAZELWOOD
101 West Main Street 28738

HENDERSON
1229 Dabney Drive 27536

HENDERSONVILLE
1332 Asheville Highway 28739
1500 Four Seasons Boulevard 28739
601 North Main Street 28739

HENRIETTA
Highway 221-A 28076

HICKORY
328 1st Avenue NW 28601
1419 1st Avenue SW 28603
Highway 64 70 SE Valley Hills Mall 28602
Highway 64 70 SW 28602
1729 North Center Street 28601
1251 16th Street NE 28603
Highway 127 North 28603

HIGH POINT
143 Greensboro Road 27261
101 South Main Street 27261
2110 Westchester Drive 27261

HOOKERTON
201 Main Street 28538

HOPE MILLS
3626 North Main Street 28348

HUDSON
132 Fairway Shopping Center 28638

JACKSONVILLE
1082 Henderson Drive 28540
Highway 17 South 28540
821 New Bridge Street 28540
1091 Richlands Highway 28540
314 Western Boulevard 28540

KERNERSVILLE
712 Highway 66 South 27284

KING
604 South Main Street 27021

KINGS MOUNTAIN
403 South Battleground Avenue 28086

KINSTON
400 East New Bern Road 28501
803 Hardee Road 28501
800 North Queen Street 28501
607 Plaza Boulevard 28501
Route 8, Box 350-B 28501

KNIGHTDALE
1140 North Smithfield Road 27545

LANSING
Highway 194 28643

LENOIR
308 Connelly Springs Road 28645

LINCOLNTON
425 East Main Street 28093
2424 East Main Street 28093

LITTLETON
111-115 East South Main Street 27850

LOUISBURG
507 East Nash Street 27549
101 North Main Street 27549

MADISON
815 Ayersville Road, NW 27025
111 South Market Street 27025

MAGGIE VALLEY
627 Soco Road 28751

MAIDEN
35 East Main Street 28650

MARION
Highway 70 28752

MARSHALL
Highway 25-70 Marshall By-Pass 28753

MAYSVILLE
Corner of Main & 6th Street 28555

MOREHEAD CITY
821 Arendell Street 28557
3000 Arendell Street 28557
4913 Arendell Street 28557
Highway 58 28557

MORGANTON
201 East Meeting Street 28655

MOUNT AIRY
502 North Main Street 27030

MURPHY
430 Andrews Road-Valley Village Shopping Center 28906
100 Hiawasee Street 28906

NEW BERN
305 Broad Street 28563
3030 Clarendon Boulevard 28563
606 Fort Totten Drive 28563
Highway 70 & Airport Road 28563
Old Highway 70 West 28523

NEWPORT
53 Chatham 28570
434 Howard Boulevard 28570

NEWTON
11 South College Avenue 28658
102 Leonard Avenue 28658

NEWTON GROVE
Smithfield Highway 28366

NORTH WILKESBORO
116 Wilkesboro Avenue 28659

ORIENTAL
Broad Street 28571

PILOT MOUNTAIN
110 West Main Street 27041

PINEVILLE
209 Main Street 28231

PINK HILL
108 West Broadway 28572

PITTSBORO
Corner Hanks & Hillsboro Streets 27312

POLKVILLE
4518 Polkville Road

PRINCETON
201 West Old 70 Highway 27569

RALEIGH
2109 Avent Ferry Road 27606
2105 Cameron Street 27605
*20 East Martin Street 27602
2001 Fairview Road 27608
5001 Falls of Neuse Road 27609
6837 Falls of Neuse Road 27615
4325 Glenwood Avenue 27612
617 Hillsborough Street 27603
5236 Holly Ridge Drive 27612
2100 New Bern Avenue 27610
1838 North Boulevard 27604
4801 North Boulevard 27604
305 North Hills Drive 27609
619 North Person Street 27604
1200 Ridge Road 27607
2312 Stonehenge Drive 27615

RAMSEUR
149 Jordan Road 27316

RDU AIRPORT
American Airlines Terminal C 27623

REIDSVILLE
228 Gilmer Street 27320

RESEARCH TRIANGLE PARK
P. O. Box 12203 27709

RICHLANDS
110 N. Richlands Blvd. 28574

ROANOKE RAPIDS
949 Roanoke Avenue 27870
10th and Drake Street 27870

ROCKY MOUNT
119 North Church Street 27802

ROSEBORO
Highway 24 28382
N. West Railroad & W. Roseboro Street 28382

RURAL HALL
8175 Broad Street 27045
1055 Highway 65 West 27045

SALUDA
201 Main Street 28773

SANFORD
206 Carthage Street 27330
2800 Williams Street 27330

SELMA
114 Raeford Street 27576

SHELBY
331 South Lafayette Street 28150

SMITHFIELD
241 East Market 27577
614 East Market Street 27577
Highway 70 West 27577
Highway 301 North-Pine Needle Shopping Square 27577
Corner Third & Holding 27577

SMYRNA
Highway 70 & State Road (1350) 28579

SNEADS FERRY
NCSR 1515 28460

SNOW HILL
110 North Greene Street 28580

SOUTHERN PINES
390 SW Broad Street 28388

SOUTHPORT
212 Howe Street 28461

SPARTA
South Main and Blue Ridge 28675

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* Home Office

SPRING HOPE
103 Pine Street 27882

STATESVILLE
204 East Broad Street 28677
1706 East Broad Street 28677
1111 West Front Street 28677

STEDMAN
SE Corner Hillsboro Street & Highway 24 28391

STOKESDALE
8500 U.S. 158 West 27357

SUNBURY
Highway 32 27979

SWANSBORO
302 Main Street 28584
307 W.B. McLean Drive 28584

SYLVA
5 West Main Street 28779

TARAWA TERRACE
Building TT 2459, Tarawa Terrace
Shopping Center 28543

TARBORO
400 Main Street 27886

THOMASVILLE
1035 Randolph Street 27360
50 Salem Street 27360

TURKEY
Highway 1004 & Union School Road 28393

WALNUT COVE
424 North Main Street 27052

WARRENTON
205 North Main Street 27589

WASHINGTON
1411 Carolina Avenue 27889
100 West Main 27889

WAYNESVILLE
409 North Main Street 28786
301 Walnut Street 28786

WELDON
312 Washington Avenue 27890

WENDELL
105 North Main Street 27591

WEST JEFFERSON
425 East Second Street 28694
Jefferson and Main 28694

WILLIAMSTON
401 West Main Street 27892

WILMINGTON
8 North Front Street 28401
4022 Oleander Drive 28403
608 Shipyard Boulevard 28403
2702 South College Road 28409
27 South Kerr Avenue 28405
1922 Eastwood Road 28405
502 N. College Road 28405

WILSON
South Tarboro Street 27893
126 West Nash Street 27893
2401 West Nash Street 27893

WINDSOR
123 Granville Street 27983

WINSTON-SALEM
4876 Country Club Road 27104
3401 Healy Drive 27103
3080 North Cherry Street 27105
3031 Waughtown Street 27107
2000 West First Street 27104
1199 Hayes Forst Road 27106

WINTERVILLE
102 West Main Street 28590

YAUPON BEACH
130 Yaupon Drive 28465

ZEBULON
Route 2, Box 475-A1 27597
101 Wakelon Street 27597

First Commercial Bank

ARDEN
Hendersonville Road and Glenn Bridge Road 28704

ASHEVILLE
US 25 South 28704
915 Merrimon Avenue 28802
* 8 O'Henry Avenue 28802
1417 Patton Avenue 28802
South Forest Shopping Center, US 25 South 28802

BAKERSVILLE
117 Mitchell Avenue 28705

HENDERSONVILLE
245 N. Main Street 28739

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* Home Office

SPRUCE PINE
564 Highway 226 South 28777

WEAVERVILLE
81 Weaver Boulevard 28787

First Community Bank
GASTONIA
* 100 East Garrison Boulevard 28053-2358
3407 South New Hope Road 28053-2358

First Hanover Bank
WILMINGTON
* 4710 Oleander Drive 28403
1950 South 17th Street 28401
7018 Market Street 28405

First Scotland Bank
LAURINBURG
* 909 South Main Street 28352

MAXTON
110 Saunders Street 28364

ROCKINGHAM
Richmond Plaza 28379

FirstSouth Bank
BURLINGTON
2946 South Church Street 27215
* 509 South Lexington Avenue 27215
109 Crescent Square Drive 27253

Guaranty State Bank
DURHAM
2101 Guess Road 27705
3732 North Roxboro Road 27704
3400 Westgate Drive 27707
* 302 West Main Street 27702

Heritage Bank
BAILEY
120 Main Street 27807

FREMONT
100 Wilson Street 27830

KENLY
401 East Second Street 27542
101 West Second Street 27542

LUCAMA
* 106 Main Street 27851

MIDDLESEX
200 East Finch Avenue 27557

SIMS
Alternate Highway 264 and Main Street 27880

* Home Office

High Point Bank and Trust Company
HIGH POINT
1028 Eastchester Drive 27262
* 312 North Main Street 27261
441 South Main Street 27260
2758 South Main Street 27263
1813 Westchester Drive 27262

Lexington State Bank
LEXINGTON
1926 Cotton Grove Road (North Carolina Highway 8) 27292
300 East Center Street 27292
New US Highway 64 West (Lexington Shopping Center) 27292
One LSB Plaza 27293-0867
701 South Main Street 27292
285 Talbert Boulevard 27292
27 West Center Street 27292
* 38 West First Avenue 27292
1109 Winston Road 27292

THOMASVILLE
941 Randolph Street 27360

WELCOME (Unincorporated)
US Highway 52 27374

WINSTON-SALEM
North Carolina Highway 150 and Old Salisbury Road 27107
US Highway 52 at Gumtree Road 27107

Lincoln Bank of North Carolina
CORNELIUS
20221 North Carolina Highway 73 28031

DENVER
Highway 16 and SR 1387 28037
Route 1, Box 101 28037

LINCOLNTON
* 402 East Main Street 28092
2612 East Main Street 28092
Lincoln Center, 321 Bypass, 289 North 28092
502 East Main Street 28092

MOORESVILLE
329 North Main Street 28115
Highway 150 & I-77 28115

Lumbee Bank
LUMBERTON
111 North Court Square 28359

PEMBROKE
* 205 West Third Street 28372

Mechanics and Farmers Bank
CHARLOTTE
101 Beatties Ford Road 28233-3594
2101 Beatties Ford Road 28233-3594
700 East Stonewall Street 28233-3594

DURHAM
615 Fayetteville Street 27702-1932
Mutual Plaza 27702-1932
* 116 West Parrish Street 27702-1932

RALEIGH
13 East Hargett Street 27602-1466
1824 Rock Quarry Road 27602-1466

WINSTON-SALEM
770 Martin Luther King Drive 27101

Mid-South Bank & Trust Company
BROADWAY
229 North Main Street 27505

BUIES CREEK
Highway #421, South 27506

LILLINGTON
30 Front Street 27546

MONCURE
Old US #1 27559

PINEHURST
Highway 211 - Traffic Circle 28374
Pinehurst Village, Theater Building 28374

SANFORD
* 338 Carthage Street 27330
2000 South Horner Boulevard 27330

SOUTHERN PINES
The Commons Shopping Center, 1750
US Highway 1, South 28387

SPRING LAKE
7923 Ray Road 28390

Morris Plan Industrial Bank
BURLINGTON
* 418 South Spring Street 27215

New East Bank of Fayetteville
FAYETTEVILLE
* 991 South McPherson Church Road 28303

New East Bank of Goldsboro
GOLDSBORO
* 214 N. Spence Avenue

New East Bank of Greenville
GREENVILLE
* 2310 Charles Street

Old North State Bank
KING
* 647 S. Main Street
625 South Main Street 27021

Peoples Bank
CATAWBA
111-113 North Main Street 28609-0428

HICKORY
3310 Springs Road North East 28601

HIDDENITE
Highway 64 & 90 28636

MAIDEN
US Highway 321, South 28650-0557

NEWTON
2619 North Main Avenue 28658-0467
* 218 South Main Avenue 28658-0467

Peoples Bank & Trust Company
ATLANTIC BEACH
Salter Path Road, Coral Bay Shopping Center
28512

BAILEY
Dean & Benson Street 27807

BATTLEBORO
301 West Main Street 27809

CARY
102M Commonwealth Court 27511

EDENTON
700 North Broad Street 27932
100 South Broad Street 27932

ELIZABETH CITY
606 East Main Street 27909
Ehringhaus Street 27909

ENFIELD
101 North Railroad Street 27823

FAYETTEVILLE
2495 Hope Mills Road 28304
214 North McPherson Church Road 28303
117 Reilly Road 28304
454 Ramsey Street 28302
2897 Village Drive 28304

* Home Office

GREENVILLE
Farm Fresh Shopping Center 27834
P. O. Box 7065 (Hospital) 27834
Carolina East Mall 27834

HARRELSVILLE
105 East Main Street 27942

HENDERSON
Henderson Mall, 1300 Dabney Drive 27536
407 Chestnut Street 27536

HERTFORD
106 North Church Street 27944

HOBGOOD
Commerce Street 27843

JACKSON
208 West Jefferson Street 27845

JACKSONVILLE
1606 Country Club Road 28540
2445 Onslow Drive 28540

KITTY HAWK
12 Juniper Trail, Suite 102 27949

MIDDLESEX
109 Nash Street & Railroad Street 27557

MOREHEAD CITY
28th & Bridges Street, Morehead Plaza 28557

NASHVILLE
Highway 64 East 27856
801 East Washington Street 27856
200 West Washington Street 27856

NORLINA
139 Hyco Street 27563

PINETOPS
102 East Hamlet Street 27864

RALEIGH
4400 Falls of Neuse Road 27619
4209 Pleasant Valley Road 27619
4700 Six Forks Road 27619
8809 Six Forks Road 27619

ROANOKE RAPIDS
1640 Weldon Road 27870

ROCKY MOUNT
1124 Benvenue Road 27804
145 Fairview Road 27801
1415 South Church 27803
* 130 North Franklin 27802
1820 Sunset Avenue 27804
3609 Sunset Avenue 27802

SHARPSBURG
Main Street 27878

ROXBORO
105 West Gordon Street 27573

SCOTLAND NECK
810 South Main Street 27874

SPRING HOPE
102 East Branch Street 27882

SPRING LAKE
121 Skyland Shopping Center 28390

TARBORO
2100 North Main Street 27886

WHITAKERS
101 North White Street 27891

WILMINGTON
2026 Eastwood Road 28403
4230 Market Street 28403
35 North Front Street 28402
2208 South 16th Street 28401
530 Castle Hayne Road 28401
3905 Oleander Drive 28402

WILSON
2400 Montgomery Drive 27893
314 West Nash Street 27893

ZEBULON
300 Arendell Avenue 27597
US 64 Highway Businss 27597

Peoples Bank of the Triad
KERNERSVILLE
823 South Main Street

WALKERTOWN
3000 Old Hollow Road

WINSTON-SALEM
* 2250 Silas Creek Parkway
5496 University Parkway
301 Jonestown Road

Piedmont State Bank
GREENSBORO
2501 Battleground Avenue 27408
3825 High Point Road 27407
* 4817 West Market Street 27407

Randolph Bank & Trust Company
ASHEBORO
* 175 North Fayetteville Street
1532 North Fayetteville Street 27204
854 East Dixie Drive 27204

* Home Office

RANDLEMAN
109 West Naomi Street 27317

Republic Bank and Trust Company
CHARLOTTE
6700 Albemarle Road 28212
3765 East Independence Boulevard 28205
202 Eastway Drive 28213
7800 Fairview Road 28226
3301 Freedom Drive 28208
2226 Park Road 28203
4010 Park Road 28209
5302 South Boulevard 28210
* 101 South Kings Drive 28235
207 South Sharon Amity 28211
201 South Tryon, Suite 100-A 28202
500 Tyvola Road at I-77 28210
1133 Wendover Road 28211
7801 Pineville-Matthews Highway 28226

MATTHEWS
11446 East Independence Boulevard 28105

PINEVILLE
9101 Matthews-Pineville Road 28134

Salem Trust Bank
WINSTON-SALEM
* 2140 Country Club Road 27102

Security Bank and Trust Company
ALBEMARLE
1328 East Main Street 28002
185 North First Street 28002

BELMONT
118 North Main Street 28012
398 Perfection Road 28012

CHARLOTTE
6201 East Independence Boulevard 28215
4736 Park Road 28209
4443 The Plaza 28212
324 South Tryon Street 28202

CONCORD
345 Union Cemetery Road 28025

KANNAPOLIS
North Ridge Avenue at Security Street 28081
South Cannon Boulevard 28081

LANDIS
600 South Main Street 28088

LEXINGTON
Highway 150-Tyro 27292
2 State Street 27292

MARSHVILLE
103 East Main Street 28103
205 Highway 74 West 28103

MATTHEWS
345 West John Street 28105

MONROE
415 East Franklin Street 28110
Old Charlotte Avenue at Dickerson Boulevard 28110
Sutherland & Walkup Avenue 28110
Union Village Shopping Center 28110
114 West Jefferson Street 28110

MOORESVILLE
645 Plaza Drive 28115

NORWOOD
Corner of Main and Turner Street 28128
Main Street 28128

OAKBORO
101 North Main Street 28129

POLKTON
Highway 74 28135

SALISBURY
East Innes at Avalon Drive 28144
Highway 70, Mid Carolina Mall 28144
617 Mocksville Avenue 28144
* 215-217 South Main Street 28144
1631 South Main Street 28144
1401 West Innes Street 28144

SPENCER
Park Plaza Shopping Center 28159

STANLEY
416 Highway #27 South 28164

WADESBORO
119 South Green Street 28174

WINGATE
204 Highway #74 West 28174

Southern Bank and Trust Company
AHOSKIE
507 East Main Street 27910

AURORA
Highway 33 & 5th Street 27806

AYDEN
228 South Lee Street 28513
1107 West 3rd Street 28513

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* Home Office

BATH
Highway 92 27808

BELHAVEN
Main Street 27810

BETHEL
124 North Main Street 27812

CALYPSO
West Trade Street 28325

DEEP RUN
Highway 11 and State Road 1144 28525

DUDLEY
Highway 117 28333

EDENTON
1207 North Broad Street 27932

FAISON
121 S. West Center Street 28341

GATESVILLE
711 North Main 27938

GOLDSBORO
Route 1 27530

LA GRANGE
114 South Caswell Street 2[illegible]551

LEWISTON - WOODVILLE
Main Street 27849

MACCLESFIELD
Railroad Street 27852

MAURY
Intersection of 3rd Street and State Road 123
28554

MOUNT OLIVE
* 100 North Center 28365
230 West Park Avenue 28365

MURFREESBORO
Main Street 27855

PLYMOUTH
612 Washington Street 27962

ROBERSONVILLE
North Main Street 27871

ROXOBEL
Corner Main Street and Ruby Street 27872

SEVEN SPRINGS
Main Street 28578

STOKES
Highway 903 27884

WARSAW
105 North Pine Street 28398

WILLIAMSTON
Route 4 27892

WINDSOR
119 Granville Street 27983
Route 3, Box 211C Rural Road 1304 27983

WINTON
Main Street 27986

Standard Bank & Trust Company
DUNN
* 600 North Ellis Avenue 28335

State Bank
FAYETTEVILLE
* 520 Westwood Shopping Center 28304
2940 Village Drive 28302

Topsail State Bank
HAMPSTEAD
* Highway 17 28443

WILMINGTON
7320 North Market Street 28405

Triad Bank
GREENSBORO
2412 Battleground Avenue 27420
917 East Bessemer Avenue 27420
* 113 North Greene Street 27420
4541 West Market Street 27420
3741 Farmington Drive 27420

WINSTON-SALEM
7996 Northpoint Boulevard 27113
500 South Stratford Road 27113

Triangle Bank and Trust Company
CARY
215 East Chatham Street 27511

FUQUAY-VARINA
215 North Main Street 27526

GARNER
203 Forest Hills Drive

* Home Office

RALEIGH
* 16 East Rowan Street 27622
5312 Six Forks Road 27622

United Carolina Bank

ABERDEEN
1502 US Highway 15-501 28315

ANSONVILLE
Highway 52 28007

BEAULAVILLE
Broad Street 28518

BOLIVIA
Mintz Street & Highway 17 28422

CARY
1207 Kildaire Farm Road 27511

CASTLE HAYNE
3910 Castle Hayne Road 28429

CHADBOURN
Strawberry Blvd. 28431

CHAPEL HILL
223 South Elliott Road 27515-3569

CHARLOTTE
4901 Albemarle Road 28205
5930 Fairview Road 28210
111 Hawthorne Lane 28204
6021 Hickory Grove Road 28215
8926 J. M. Keynes Drive 28213
419 Little Rock Road 28214
5800 Old Providence Road 28226
4309 Providence Road 28211
212 South Tryon Street 28281
11518 Steele Creek Road 28210
1809-A Cross Beam Drive 28217
1116 Oakdale Road 28216
4500 South Tryon Street 28217

CHINQUAPIN
Highway 41 28521

CLARKTON
110 East Green Street 28433

CLINTON
300 Fayetteville Street 28328
506 Southeast Boulevard 28328

CORNELIUS
20400 Highway 73 28031

DAVIDSON
400 Avenger Lane 28036
137 North Main Street 28036

DUNN
1000 East Cumberland Street 28334
107 West Broad Street 28334
1109 West Cumberland Street 28334

ELIZABETHTOWN
215 West Broad Street 28337

ELLERBE
Second & Page Streets 28338

ERWIN
111 Denim Drive 28339

FAIR BLUFF
Riverside Drive & Main 28439

FAIRMONT
306 North Walnut Street 28340
301 South Main Street 28340

FAYETTEVILLE
2507 Bragg Boulevard 28303
316 Green Street 28301
2900 Village Drive 28304
5801 Yadkin Road 28303

HAMLET
114 Main Street 28345

HILLSBOROUGH
351 South Churton Street 27278

HOLDEN BEACH
Highway 130 Causeway 28459

INDIAN TRAIL
Maud Street 28079

KENANSVILLE
305 South Main Street 28349

LAKE WACCAMAW
Highway 74-76 28450

LELAND
Fairview Road and Highway 74-76 28451

LOUISBURG
403 East Nash Street 27549

LUMBERTON
700 Chestnut Street 28358
3000 North Elm Street 28358
2899 West Fifth Street 28358

MARSHVILLE
Highway 74 28103

MATTHEWS
11110 East Independence Boulevard 28105
310 East John Street 28105

MONROE
806 Lancaster Avenue 28110-0529
512 North Hayne 28110-0529
120 North Main Street 28110-0529
301 Roosevelt Boulevard 28110-0529
2115-713 Roosevelt Boulevard 28110-0529
2123 Roosevelt Boulevard 28110-0529
1608 Skyway Drive 28110-0529

NEWTON GROVE
Smithfield Highway 28366

OCEAN ISLE BEACH
Highways 179 & 904 28459

PARKTON
202 Fayetteville Street 28371

PEACHLAND
Post Office Box 218 28133

PINEVILLE
Post Office Box 399 28134

RAEFORD
203 Dickson Street 28376
207 South Main Street 28376

RALEIGH
3701 Barrett Drive 27609
2906 Brentwood Road 27604
4409 Creedmoor Road 27612
7560 Creedmoor Road 27612
220 East Morgan Street 27601
6659 Falls of Neuse Road 27609
2809 Millbrook Road 27609
611 Oberlin Road 27605
400 Riegelwood Shopping Center 28456
UCB Plaza, 3605 Glenwood Avenue 27619

ROCKINGHAM
Highway 74 28379
504 Mill Road 28379
116 South Lee Street 28379

ROSE HILL
Highway 17 28458

ST. PAULS
106 Broad Street 28384

SHALLOTTE
Southside Highway 179 28459
Highways 179 & 904 28459
4949 Main Street 28459
4521 Main Street, Highway 17 28459
Highway 130 28459

SOUTHPORT
Hwys. 211 & 87, Sawdust Trail 28461
NC Hwy. 211 & 133, River Run 28461
Ocean Highway & Barbee Blvd. 28461
Southport Main, 104 N. Howe Street 28461

TABOR CITY
201-205 East Main Street 28463
Highway 701 28463

TAR HEEL
Highway 87 28392

WADESBORO
223 North Greene Street 28170
102-104 South Greene Street 28170

WALLACE
527 North Norwood 28466

WAXHAW
Highway 16 28173

WHITEVILLE
807 Pickney Street 28472
* 306 South Madison Street 28472
622 South Madison Street 28472
US 701 Business South 28472

WILMINGTON
17th Street, 4713 Market Street 28405
6830 Market Street 28405
101 North Third Street 28402
4509 Oleander Street 28403
2301 South 17th Street 28401
7031 Wrightsville Avenue 28403

Unity Bank & Trust Company
ROCKY MOUNT
* 115 N. Church Street 27804

Village Bank
CARRBORO
505 West Main Street 27510

CHAPEL HILL
15-501 Highway 27515
113 North Columbia 27514
* 77 South Elliot Road 27514

DURHAM
3412 Westgate Drive 27707
#504 Northgage Mall 27705

Yadkin Valley Bank and Trust Company
ELKIN
* 110 West Market Street 28621
1318 North Bridge Street 28621

* Home Office

JEFFERSON
799 East Main Street 28640

JONESVILLE
101 North Bridge Street 28642

NORTH WILKESBORO
1404 West D. Street 28659

WEST JEFFERSON
107 North Fifth Street 28694

BRANCHES OF STATE-CHARTERED BANKS

DECEMBER 31, 1989

(Listed alphabetically by location with Home Office in bold-faced type)

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Aberdeen	Branch Banking and Trust Company	
	Main Office	07/02/84
	Mid-Town Branch	07/02/84
	United Carolina Bank	05/04/87
Ahoskie	First-Citizens Bank & Trust Company	06/13/88
	Southern Bank and Trust Company	12/29/86
Albemarle	**Bank of Stanly**	01/26/84
	East Albemarle Branch	09/26/88
	Village Office	06/26/84
	First Bank	
	Albemarle Office	05/05/86
	Eastgate Office	10/28/85
	Highway 52 Branch	10/28/85
	First-Citizens Bank & Trust Company	
	Albemarle Branch	10/24/73
	West Albemarle Branch	11/11/85
	Security Bank and Trust Company	
	Albemarle Branch	03/18/83
	Downtown Office	07/29/87
Anderson Creek Township	Mid-South Bank and Trust Company	12/12/83
Andrews	Citizens Bank	08/24/87
Angier	Branch Banking and Trust Company	07/02/84
	First-Citizens Bank & Trust Company	10/01/36
Ansonville	United Carolina Bank	05/01/81
Apex	Branch Banking and Trust Company	07/02/84
Arapahoe	First-Citizens Bank & Trust Company	05/29/84
Arcadia	Lexington State Bank	03/01/78
Arden	First Commercial Bank	12/31/84
Asheboro	Bankers Trust of North Carolina	03/16/87
	First Bank	09/26/88
	Randolph Bank and Trust Company	11/03/78
	Dixie Drive Branch	12/02/85
	N. Asheboro Branch	03/19/81
Asheville	Branch Banking and Trust Company	
	Main Office	12/01/88
	Biltmore Office	03/20/89
	North Asheville Branch	03/10/86
	First-Citizens Bank & Trust Company	
	Asheville Branch	03/19/63
	Biltmore Forest Branch	03/18/71
	Enka-Candler Branch	03/09/87
	Fairview Road Branch	07/31/84
	Leicester Branch	04/16/84
	Merrimon Avenue Branch	01/25/75
	Skyland Branch	05/17/88
	W. Asheville Branch	08/30/67
	First Commercial Bank	04/13/83
	West Asheville Office	02/13/89
	N. Asheville Office (LSF)	03/26/84

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Asheville (cont.)	South Forest Office (LSF)	08/01/83
	8 O'Henry Avenue Office	10/31/89
Askewville	Southern Bank and Trust Company	03/17/88
Atkinson	First-Citizens Bank & Trust Company	01/02/64
Atlantic Beach	First-Citizens Bank & Trust Company	07/09/59
	Peoples Bank and Trust Co., Atlantic Beach (LSF)	09/28/84
Aurora	Southern Bank and Trust Company	10/12/81
Autryville	First-Citizens Bank & Trust Company	08/02/82
Ayden	Southern Bank and Trust Company	
	Ayden Branch	07/01/67
	West Side Branch	10/15/81
Bailey	The Heritage Bank	04/01/39
	Peoples Bank and Trust Company	03/01/74
Bakersville	First Commercial Bank	12/04/85
Bath	Southern Bank and Trust Company	02/08/74
Battleboro	Peoples Bank and Trust Company	09/20/48
Bayboro	First-Citizens Bank & Trust Company	05/02/72
Bear Grass	Southern Bank and Trust Company	07/30/81
Beaufort	Branch Banking and Trust Company	06/15/67
	First-Citizens Bank & Trust Company	
	Beaufort Branch	02/21/34
	East Beaufort Branch	10/02/72
Belhaven	Southern Bank and Trust Company	09/03/71
Belmont	Security Bank and Trust Company	
	Belmont Office	12/04/68
	North Belmont Office	12/20/72
Bennett	First Bank	11/08/82
Benson	Branch Banking and Trust Company	07/02/84
	First-Citizens Bank & Trust Company	
	Benson Branch	01/27/30
	Drive-In Branch	06/15/70
	McGee's Crossroads Branch (LSF)	03/02/76
	Meadow Branch (LSF)	12/28/67
Bessemer City	First-Citizens Bank & Trust Company	06/27/72
Bethel	Southern Bank and Trust Company	08/18/86
Bethlehem	First-Citizens Bank & Trust Company	10/28/85
Beaulaville	First-Citizens Bank & Trust Company	11/19/74
	United Carolina Bank	05/01/81
Biscoe	The Fidelity Bank	
	Biscoe Branch	06/01/70
	N. Biscoe Branch	09/20/77
	Eastside Branch	10/24/72
Black Creek	Branch Banking and Trust Company	06/20/62
Bladenboro	**The Bank of Bladenboro**	10/01/08
	West Side Drive-Up Branch (LSF)	10/02/72
Blowing Rock	First-Citizens Bank & Trust Company	03/18/86
Boger City	Lincoln Bank of North Carolina	09/04/85
Boiling Springs	Branch Banking and Trust Company	10/05/81
Bolivia	United Carolina Bank	05/01/81
Boone	First-Citizens Bank & Trust Company	11/11/85
Boonville	First-Citizens Bank & Trust Company	12/15/81
Brevard	First-Citizens Bank & Trust Company	10/16/64
Bridgeton	First-Citizens Bank & Trust Company	11/26/74
Broadway	Branch Banking and Trust Company	07/02/84
	Mid-South Bank and Trust Company	08/05/81
Bryson City	First-Citizens Bank & Trust Company	11/07/72

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Buies Creek	First-Citizens Bank & Trust Company	09/06/62
	Mid-South Bank & Trust Company	10/24/85
Bunn	First-Citizens Bank & Trust Company	08/20/62
Burgaw	First-Citizens Bank & Trust Company	
	Burgaw Branch	11/26/34
	Highway 117 Branch	12/18/79
Burlington	Branch Banking and Trust Co.	
	Holly Hill Branch	07/02/84
	Burlington Main Office	08/25/87
	FirstSouth Bank	05/16/88
	Edgewood Village Office	09/26/88
	The Morris Plan Industrial Bank	10/10/22
Burnsville	First-Citizens Bank & Trust Company	01/23/73
	First Commercial Bank	08/15/88
Calabash	United Carolina Bank	05/01/81
Calypso	Southern Bank and Trust Company	03/01/67
Camden	The Bank of Currituck	10/06/77
Camp Lejeune	First-Citizens Bank & Trust Company	
	Camp Lejeune Branch	11/16/42
	Camp Geiger Branch (LSF)	04/12/55
	The Naval Regional Medical Center Branch	05/24/71
	Tarawa Terrace Branch	02/25/60
Candor	The Fidelity Bank	02/23/81
	First Bank	07/10/87
Canton	First-Citizens Bank & Trust Company	
	Canton Branch	01/15/64
	Canton Plaza Branch	10/28/85
Cape Carteret	First-Citizens Bank & Trust Company	08/13/79
Carolina Beach	First-Citizens Bank & Trust Company	07/11/83
Carrboro	The Village Bank	09/25/87
Carthage	Branch Banking and Trust Company	
	Main Office	07/02/84
	Monroe Street Branch	07/02/84
	First Carolina Bank and Trust Company	11/07/89
	The Fidelity Bank	04/12/73
Cary	Barclays Bank of North Carolina	07/21/86
	Branch Banking and Trust Company	
	Cary Office	08/08/62
	Mayfair Plaza Drive-In Branch	09/18/79
	Northwoods Office	07/02/84
	Regency Park Branch Office	06/19/85
	The Fidelity Bank	03/01/52
	Mayfair Plaza Branch	01/12/70
	First-Citizens Bank & Trust Company	
	Kildaire Farms Road Branch	04/25/88
	Village Center Branch	12/17/74
	Peoples Bank and Trust Company	09/11/89
	Triangle Bank & Trust Company	01/04/88
	United Carolina Bank	06/12/85
Cashiers	Carolina Mountain Bank	05/21/81
Castle Hayne	United Carolina Bank	09/27/88
Catawba	Peoples Bank	10/06/86
	(Bank originally opened January 4, 1912)	
Chadbourn	United Carolina Bank	05/01/81

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Chapel Hill	First-Citizens Bank & Trust Company	
	Chapel Hill Branch	03/31/71
	Elliott Road Branch	12/03/73
	Mid-South Bank & Trust Company	07/03/87
	United Carolina Bank	03/05/86
	The Village Bank	03/08/82
	Cole Park Plaza Branch	04/11/84
Charlotte	**Bank of Mecklenburg**	07/12/89
	Barclays Bank of North Carolina	07/21/86
	Branch Banking and Trust Company	10/16/72
	Cotswold Drive-In Branch	12/03/73
	Eastway Drive Branch	06/06/83
	Mallard Creek Office	08/05/85
	Methodist Home Branch	07/24/89
	Queens Road Office	06/06/83
	Southpark Office	06/06/83
	Woodlawn Branch	06/18/84
	First Charlotte Bank and Trust Company	11/01/83
	Commerce Center Branch	03/21/88
	Monroe Road Branch	09/01/87
	Providence/#51 Branch	11/16/89
	South Park Branch	07/20/87
	Quail Corners Branch	11/20/84
	First-Citizens Bank & Trust Company	
	Albemarle Road Branch	04/16/68
	Charlotte/Douglas International Airport Branch	09/27/32
	Charlotte Main Office	10/17/60
	Cotswold Branch	09/13/61
	East Town Market Branch	08/22/88
	Eastway Branch	04/04/62
	Freedom Village Branch	10/30/62
	Independence Boulevard Branch	06/25/64
	North Tryon Street Office	07/07/65
	Park Road Branch	12/01/71
	Pineville Road Branch	10/30/62
	South Church Street Drive-In Branch	01/05/87
	SouthPark Branch	10/30/89
	Wilkinson Boulevard Branch	09/13/61
	Wilmount Road Branch	07/09/74
	Mechanics and Farmers Bank	
	Charlotte Branch	03/01/62
	E. Independence Plaza Branch	05/01/74
	University Park Office (LSF)	05/15/70
	Republic Bank and Trust Company	04/26/72
	Albemarle Road Branch	07/13/85
	Consumer Loan Department	03/08/78
	Cotswold Branch	04/11/81
	Eastway Drive Kroger	06/13/87
	Fairview Road Branch	10/29/77
	Freedom Drive Kroger Office	01/31/87
	Independence Boulevard Branch	06/09/73
	Park Road Branch	10/22/83
	Park Road Kroger	03/07/87
	S. Boulevard Branch	02/06/76
	S. Tryon Street Branch	03/28/78
	Tyvola Road Kroger Branch	12/13/86

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Charlotte (cont.)	Wendover Road Kroger Office	03/12/88
	Security Bank and Trust Company	
	Independence Boulevard Office	09/27/67
	Park Road Branch	12/09/74
	Plaza at Eastway Drive Office	02/25/71
	Tryon Street Office	03/07/84
	United Carolina Bank	
	Charlotte Branch	05/01/81
	Albemarle Road Branch	05/01/81
	Carriage Limited Service Facility	07/20/88
	Coffey Creek Branch	09/12/89
	Fairview Branch	05/01/81
	Hawthorne Lane Branch Office	05/01/81
	Hickory Grove Branch	05/01/81
	Parkway Branch	03/27/89
	Paw Creek Branch	05/18/82
	Providence Road Branch	05/01/81
	Steele Creek Branch	05/01/81
	University Place Branch	06/18/85
Cherokee	First-Citizens Bank & Trust Company	11/11/85
Cherry Point	First-Citizens Bank & Trust Company	
	Cherry Point Branch	02/01/43
	Exchange Branch (LSF)	10/19/65
China Grove	Farmers & Merchants Bank	10/29/75
Chinquapin	United Carolina Bank	05/01/81
Clarkton	United Carolina Bank	05/01/81
Clayton	Bank of Four Oaks	10/21/86
	First-Citizens Bank & Trust Company	
	Clayton Branch	04/17/39
	Clayton Village Shopping Center Branch	02/27/84
	Drive-In Branch (LSF)	10/24/69
Clemmons	First-Citizens Bank & Trust Company	08/25/87
Cleveland	The Bank of Iredell	06/29/87
Cliffside	First-Citizens Bank & Trust Company	02/01/71
Clinton	First-Citizens Bank & Trust Company	
	Clinton Branch	07/14/31
	Coharie Plaza Branch	08/03/77
	Northeast Branch	05/20/59
	United Carolina Bank	
	Clinton Branch	05/01/81
	Southeast Boulevard Branch	05/01/81
Clyde	First-Citizens Bank & Trust Company	11/11/85
Coats	Branch Banking and Trust Company	07/02/84
	First-Citizens Bank & Trust Company	07/01/47
Columbia	The East Carolina Bank	12/01/36
Concord	First Bank	03/03/86
	First-Citizens Bank & Trust Company	11/11/85
Conover	First-Citizens Bank & Trust Company	08/18/87
Conway	First-Citizens Bank & Trust Company	11/01/79
Cornelius	Lincoln Bank of North Carolina	10/21/87
	United Carolina Bank	09/06/84
Cove City	First-Citizens Bank & Trust Company	11/27/73
Cramerton	Branch Banking and Trust Company	10/05/81
Creswell	The East Carolina Bank	01/15/63
Dallas	Branch Banking and Trust Company	10/05/81

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Davidson	United Carolina Bank	
	Davidson Branch	04/09/84
	Pines (LSF)	08/04/88
Deep Run	Southern Bank and Trust Company	03/01/67
Denton	First Bank	09/02/71
Denver	Lincoln Bank of North Carolina	
	Denver Office	01/21/85
	Triangle Office	06/25/86
Dobson	First-Citizens Bank & Trust Company	06/29/83
Dudley	Southern Bank and Trust Company	10/22/79
Dunn	First-Citizens Bank & Trust Company	
	Dunn Branch	05/09/29
	Eastside Branch	07/12/82
	Plaza Branch	05/21/70
	Standard Bank and Trust Company	09/06/88
	United Carolina Bank	
	Dunn Office	05/01/81
	Cumberland Street Office	05/01/81
	Eastgate Branch	04/09/84
Durham	Branch Banking and Trust Company	
	Durham Main Office	07/01/85
	South Square Office	08/24/87
	Guaranty State Bank	02/24/17
	Guess Road Office	05/08/78
	Roxboro Road Branch	07/03/89
	Westgate Shopping Center Branch	03/23/88
	Mechanics and Farmers Bank	07/01/08
	Duke Street Branch	10/01/65
	Fayetteville Street Branch (LSF)	01/15/54
	The Village Bank	
	Northgate Branch	12/08/88
	South Square Branch	12/16/86
East Flat Rock	First-Citizens Bank & Trust Company	10/15/74
Eden	First-Citizens Bank & Trust Company	11/12/74
Edenton	Peoples Bank and Trust Company	
	Edenton Branch	02/01/58
	North Office (LSF)	03/09/67
	Southern Bank and Trust Company	12/29/86
Elizabeth City	First-Citizens Bank & Trust Company	
	Elizabeth City Branch	06/01/77
	Camden-Pasquotank Bank Branch	07/11/85
	Holly Square Office	07/11/85
	Peoples Bank and Trust Company	
	Elizabeth City Branch	08/16/72
	Southgate Mall Branch	04/19/74
Elizabethtown	United Carolina Bank	05/01/81
Elkin	**Yadkin Valley Bank and Trust Company**	10/16/68
	North Elkin Branch	08/14/89
Ellenboro	Branch Banking and Trust Company	10/05/81
Ellerbe	The Fidelity Bank	04/16/84
	United Carolina Bank	12/01/83
Elm City	Branch Banking and Trust Company	05/18/31
Enfield	Branch Banking and Trust Company	03/01/68
	Peoples Bank and Trust Company	02/01/56
Engelhard	**The East Carolina Bank**	01/21/20

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Erwin	United Carolina Bank	05/01/81
Eureka	Branch Banking and Trust Company	07/25/63
Fair Bluff	United Carolina Bank	05/01/81
Fairfield	The East Carolina Bank	06/14/73
Fairmont	United Carolina Bank	
	Fairmont Branch	05/01/81
	Walnut Street Branch	05/01/81
Faison	Branch Banking and Trust Company	04/29/37
	Southern Bank and Trust Company	01/10/84
Faith	Farmers & Merchants Bank	02/05/70
Fallston	Branch Banking and Trust Company	10/05/81
Farmville	Branch Banking and Trust Company	10/20/80
Fayetteville	Barclays Bank of North Carolina	07/21/86
	Branch Banking and Trust Company	
	Fayetteville Branch	01/17/30
	Haymount Branch	11/14/50
	Methodist College Drive-In Branch	02/10/75
	Rowan Street Branch	11/01/60
	Tallywood Drive-In Branch	07/09/70
	Westwood Shopping Center Drive-In Branch	07/18/74
	First-Citizens Bank & Trust Company	
	Fayetteville Branch	12/29/34
	Bordeaux Branch	09/21/64
	Boulevard Branch	06/13/56
	Crosscreek Mall Branch	03/10/75
	E. Fayetteville Branch	10/29/73
	Haymount Branch	12/01/50
	Southside Branch	06/17/68
	Tokay Branch	06/20/66
	New East Bank of Fayetteville	11/18/89
	Peoples Bank and Trust Company	
	Fayetteville Branch	11/16/78
	Bordeaux Office	01/29/81
	Cumberland Branch	11/16/78
	Downtown Branch	11/16/78
	Reilly Road Branch	11/16/78
	State Bank	03/16/87
	Village Drive Office	10/03/88
	United Carolina Bank	
	Fayetteville Branch	05/01/81
	Bordeaux Office	05/01/81
	Bragg Boulevard Branch	05/01/81
	Ponderosa Branch Office	08/31/87
Fletcher	Branch Banking and Trust Company	03/03/86
Forest City	Branch Banking and Trust Company	
	Forest City Branch	10/05/81
	Sandy Mush Branch	10/05/81
	Tri-City Mall Branch	10/05/81
	Community Bank & Trust Company	12/19/87
	First-Citizens Bank & Trust Company	
	Forest City Main Office	09/09/87
	Tri-City Branch	03/26/74
Fort Bragg	First-Citizens Bank & Trust Company	
	Fort Bragg Branch	02/23/39
	1st COSCOM Branch (LSF)	01/30/67
	JFK Center Branch	07/17/74

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Fort Bragg (cont.)	Mallonee Branch (LSF)	02/15/66
	Pope Field Branch	05/15/56
	PX Branch	09/12/88
	82nd Airborne Division Branch	07/06/51
	Womack General Hospital Branch	05/01/74
Fountain	Branch Banking and Trust Company	12/15/60
Four Oaks	**Bank of Four Oaks**	07/01/12
	Main Street Branch	01/13/86
Franklin	Carolina Mountain Bank	11/01/82
	First-Citizens Bank & Trust Company	
	Franklin Branch	10/28/85
	Westgate Plaza Branch	08/14/89
Franklinton	First-Citizens Bank & Trust Company	06/15/31
Fremont	Branch Banking and Trust Company	02/01/38
	The Heritage Bank	12/28/84
Fuquay-Varina	Branch Banking and Trust Company	07/02/84
	The Fidelity Bank	08/11/09
	Sunset Plaza Branch	06/01/59
	Triangle Bank and Trust Company	01/03/89
Garner	First-Citizens Bank & Trust Company	
	Garner Branch	06/06/52
	Forest Hills Branch	09/24/60
	Triangle Bank and Trust Company	05/01/89
Gastonia	Branch Banking and Trust Co.	
	East Branch	10/05/81
	Franklin Avenue Branch	10/05/81
	Garrison Boulevard Branch	10/05/81
	Main Office - Gastonia	10/05/81
	Northwest Branch	10/05/81
	South Branch	10/05/81
	Union Road Branch	10/05/81
	29 West Branch	10/05/81
	First-Citizens Bank & Trust Co.	
	Marietta Street Main Office	12/18/68
	S. Gastonia Branch	03/10/64
	First Community Bank	09/15/87
	South New Hope Road Branch	09/17/88
Gates	First-Citizens Bank & Trust Company	07/11/85
Gatesville	Southern Bank and Trust Company	12/29/86
Gibson	First Bank	03/05/88
Gibsonville	First-Citizens Bank & Trust Company	06/17/69
Goldsboro	Branch Banking and Trust Company	
	Goldsboro Main Office	02/25/29
	Eastgate Drive-In Branch	12/14/69
	Highway 70 Office	01/30/89
	First-Citizens Bank & Trust Company	
	Goldsboro Branch	04/11/61
	E. Goldsboro Branch	01/02/69
	Pinewood Branch	10/23/84
	S. Goldsboro Branch	04/17/67
	Wayne Memorial Branch	11/18/74
	New East Bank of Goldsboro	09/09/89
Goldston	Branch Banking and Trust Company	07/02/84
Graham	Branch Banking and Trust Company	07/02/84
	FirstSouth Bank	03/01/89
Grandy	The Bank of Currituck	01/10/73

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Granite Falls	**Bank of Granite**	12/12/06
	First-Citizens Bank & Trust Company	10/28/85
Granite Quarry	**Farmers & Merchants Bank**	07/15/09
Grantham	Southern Bank and Trust Company	03/01/67
Greensboro	**Bankers Trust of North Carolina**	
	Greensboro Branch	06/28/89
	Irving Park Branch	03/09/89
	Branch Banking and Trust Company	
	Greensboro Main Office	11/07/83
	High Point Road Branch	09/22/87
	West Market Center Branch	04/21/86
	Westridge Square Branch	04/14/86
	First-Citizens Bank & Trust Co.	
	High Point Road Office	02/06/89
	Battleground Park Branch	09/16/63
	Bessemer ORD Branch	06/03/63
	Cone Boulevard Branch	10/28/74
	Downtown (Main) Office	04/01/61
	Friendly Center Branch	02/19/73
	Friendship Branch	03/05/73
	High Point Road Branch	02/06/89
	Market Center Branch	11/20/67
	Sedgefield Branch	10/01/65
	Southside Branch	12/18/67
	Piedmont State Bank	10/13/86
	Battleground Avenue Branch	10/03/88
	High Point Road Branch	05/04/87
	Triad Bank	10/29/82
	Battleground Branch	03/08/84
	Bessemer Branch	10/10/83
	Stonesthrow Crossing Branch	04/17/89
	Market Street Branch	11/04/82
Greenville	Barclays Bank of North Carolina	
	Arlington Branch	07/21/86
	Downtown Greenville Branch	07/21/86
	Branch Banking & Trust Company	
	Greenville Branch	02/20/74
	Downtown Branch	12/06/79
	Greenville Main Office	05/15/74
	First-Citizens Bank & Trust Company	
	Greenville Main Office	03/28/85
	Downtown Branch	03/28/85
	Northwest Branch	03/28/85
	Southeast Office	12/08/86
	New East Bank of Greenville	11/11/89
	Peoples Bank and Trust Company	
	Greenville Branch	05/01/80
	Hospital Office	07/14/86
	Peoples Bank Farm Fresh #1	06/16/86
	The East Carolina Bank	08/04/89
Grifton	First-Citizens Bank & Trust Company	02/05/42
Grimesland	First-Citizens Bank & Trust Company	08/07/74
Halifax	Branch Banking and Trust Company	03/01/68
Hamlet	United Carolina Bank	12/01/83
Hampstead	**Topsail State Bank**	10/06/86

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Harrells	First-Citizens Bank & Trust Company	09/23/69
Harrellsville	Peoples Bank and Trust Company	06/16/69
Hatteras	The East Carolina Bank, Hatteras Island Office	04/05/63
Havelock	Branch Banking and Trust Company	05/04/81
	First-Citizens Bank & Trust Company	
	Havelock Branch	01/24/51
	Plaza Branch	03/09/81
Hayesville	Citizens Bank	07/13/87
Hazelwood	First-Citizens Bank & Trust Company	10/28/85
Henderson	First-Citizens Bank & Trust Company	12/20/72
	Peoples Bank and Trust Co.	
	Henderson Main Office	02/23/60
	Henderson Mall Branch	10/14/69
Hendersonville	Carolina Mountain Bank	05/16/88
	First-Citizens Bank & Trust Company	
	Hendersonville Branch	10/31/72
	King's Plaza Branch	10/28/85
	Northgate Branch	11/11/85
	First Commercial Bank	
	Hendersonville Branch	09/17/84
	Hendersonville Main Office	03/13/89
Henrietta	First-Citizens Bank & Trust Company	02/01/71
Hertford	Peoples Bank and Trust Company	02/23/60
Hickory	Bank of Granite	
	Hickory Branch	07/20/70
	Springs Road Office	10/01/85
	Viewmont Office	07/15/87
	Branch Banking and Trust Company	
	Hickory Main Office	03/09/88
	Longview Branch	03/10/86
	Midland Office	03/10/86
	First-Citizens Bank & Trust Company	
	Hickory Branch	10/17/62
	Highland Branch	07/08/68
	Mall Branch	11/21/67
	Southwest Branch	08/12/63
	Valley Hills Mall Office	11/11/85
	Viewmont Branch	05/11/70
	Peoples Bank	06/20/88
Hiddenite	Peoples Bank	12/12/88
Highlands	**Carolina Mountain Bank**	07/26/80
High Point	Branch Banking and Trust Company	
	Eastchester Drive Office	10/26/87
	High Point Main Branch	08/01/88
	Westchester Office	10/02/89
	Central State Bank	03/18/26
	North Branch	07/07/86
	Fairfield Branch	06/04/79
	Wrenn Street Branch (LSF)	12/28/72
	First-Citizens Bank & Trust Company	
	High Point Branch	08/06/69
	Eastgate Branch	06/19/71
	Westchester Drive Branch	11/19/70
	High Point Bank and Trust Company	09/02/05
	Eastchester Drive Office	09/14/88
	Fairfield Branch	06/25/66

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
High Point (cont.)	Main Drive-In Branch	05/06/86
	South Main Street Branch (LSF)	02/15/56
	Westchester Branch	05/01/72
Hillsborough	United Carolina Bank	11/16/89
Hobgood	Peoples Bank and Trust Company	01/03/72
Holden Beach	United Carolina Bank	04/21/86
Holly Springs	The Fidelity Bank	05/01/78
Hookerton	First-Citizens Bank & Trust Company	12/02/66
Hope Mills	First-Citizens Bank & Trust Company	11/19/74
Hudson	Bank of Granite	09/02/61
	First-Citizens Bank & Trust Company	11/11/85
Indian Trail	United Carolina Bank	05/01/81
Jackson	Peoples Bank and Trust Company	02/01/73
Jacksonville	First-Citizens Bank & Trust Company	
	Jacksonville Branch	01/02/37
	Onslow Mall Branch	10/26/71
	South 17 Branch	11/03/67
	West Park Branch	11/11/85
	Western Boulevard Branch	06/10/74
	Peoples Bank and Trust Company	
	Jacksonville Branch	03/25/83
	Jacksonville Mall Branch	03/25/83
Jamesville	Branch Banking and Trust Company	11/12/73
Jefferson	Yadkin Valley Bank and Trust Company	09/15/86
Jonesville	Yadkin Valley Bank and Trust Company	06/23/71
Kannapolis	First Bank	03/10/86
	Security Bank and Trust Company	
	Kannapolis Branch	03/06/50
	Boulevard Branch	11/25/68
Kenansville	United Carolina Bank	05/01/81
Kenly	The Heritage Bank	
	Kenly Branch	04/12/35
	Northside Drive-In Branch (LSF)	01/08/75
Kernersville	First-Citizens Bank & Trust Company	09/11/84
	Peoples Bank of the Triad	12/31/89
King	First-Citizens Bank & Trust Company	06/29/83
	Old North State Bank	08/14/89
Kings Mountain	Branch Banking and Trust Company	10/05/81
	First-Citizens Bank & Trust Company	01/21/66
Kinston	Branch Banking and Trust Company	
	Kinston Branch	05/07/31
	Kinston Plaza Drive-In Branch	06/25/76
	Vernon Park Drive-In Branch	04/11/69
	First-Citizens Bank & Trust Company	
	Kinston Branch	02/06/34
	Highway 258 North Branch	10/01/84
	Mall Branch	12/18/89
	Plaza Branch	09/19/66
	U.S. Highway 70 East Branch	10/20/50
Knightdale	Branch Banking and Trust Company	05/05/87
	First-Citizens Bank & Trust Company	06/09/87
LaGrange	Southern Bank and Trust Company	09/24/71
Lake Waccamaw	United Carolina Bank	05/01/81
Landis	Security Bank and Trust Company	09/02/82
Lansing	First-Citizens Bank & Trust Company	10/28/85

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Laurel Hill	First Bank	03/05/88
Laurinburg	**First Scotland Bank**	01/14/85
Lawndale	Branch Banking and Trust Company	10/05/81
Leland	United Carolina Bank	05/01/81
Lenoir	Bank of Granite	
	Lenoir Office	02/22/60
	Whitnel Office	05/03/72
	First-Citizens Bank & Trust Company	11/11/85
Lewiston	Southern Bank and Trust Company	12/29/86
Lexington	Branch Banking and Trust Company	
	Lexington Office	04/30/74
	W. Center Street	11/17/76
	Lexington State Bank	07/05/49
	E. Lexington Branch	09/26/74
	N. Lexington Branch	08/05/71
	S. Lexington Branch	10/17/68
	S. Main Branch	09/02/65
	Talbert Boulevard Branch	05/06/81
	West Side Branch	07/16/69
	Security Bank and Trust Company	09/21/70
Liberty	Branch Banking and Trust Company	07/02/84
	The Fidelity Bank	11/17/72
Lillington	Mid-South Bank & Trust Company	08/29/77
Lincolnton	**Lincoln Bank of North Carolina**	06/06/89
	Downtown Drive-in Facility	03/13/89
	Lincoln Center Office	10/27/89
	First-Citizens Bank & Trust Company	
	Lincolnton Main Office	10/22/62
	Boger City Branch	01/12/67
Littleton	Branch Banking and Trust Company	03/01/68
	First-Citizens Bank & Trust Company	07/10/84
Locust	First Bank	12/31/83
Louisburg	First-Citizens Bank & Trust Company	
	Louisburg Branch	01/02/33
	Bickett Boulevard Branch	10/20/50
	United Carolina Bank	05/01/81
Lowell	Branch Banking and Trust Company	10/05/81
Lucama	**The Heritage Bank**	11/01/16
Lumberton	Lumbee Bank	02/09/89
	United Carolina Bank	
	Lumberton Branch	05/01/81
	Biggs Park Branch	05/01/81
	W. Fifth Street Branch	05/01/81
Macclesfield	Southern Bank and Trust Company	10/01/73
Madison	First-Citizens Bank & Trust Company	
	Madison Main Office	06/29/83
	Ayersville Road Branch (LSF)	06/23/83
Maggie Valley	Branch Banking and Trust Company	03/10/86
	First-Citizens Bank & Trust Company	08/19/86
Magnolia	Branch Banking and Trust Company	05/16/60
Maiden	First-Citizens Bank & Trust Company	10/28/85
	Peoples Bank	08/05/85
Manteo	The East Carolina Bank	06/23/69
Marion	Community Bank and Trust Company	
	Marion Office	07/29/89
	Marion Drive-in Branch	07/28/89

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Marion (cont.)	First-Citizens Bank & Trust Company	10/28/85
Marshall	First-Citizens Bank & Trust Company	10/28/85
Marshville	Security Bank and Trust Company	
	Drive-In Branch Main Office	06/30/69
	Auto Branch (LSF)	06/30/69
	United Carolina Bank	05/01/81
Matthews	Bank of Union	04/01/86
	Branch Banking and Trust Company	
	Matthews Main Office	06/30/76
	Plantation Estates Branch	02/06/89
	Republic Bank and Trust Company	12/06/86
	Security Bank and Trust Company	11/04/71
	United Carolina Bank	
	Independence Boulevard Branch	06/04/81
	S. Mecklenburg Branch	05/01/81
Maury	Southern Bank and Trust Company	11/03/81
Maxton	First Scotland Bank	02/05/85
Maysville	First-Citizens Bank & Trust Company	01/25/52
Micro	Branch Banking and Trust Company	12/18/61
Middlesex	The Heritage Bank	02/06/84
	Peoples Bank and Trust Company	09/15/45
Midway Township	Lexington State Bank	05/17/73
Mint Hill	Branch Banking and Trust Company	11/21/80
	United Carolina Bank	05/01/81
Mocksville	Branch Banking and Trust Company	
	North Mocksville Office	12/04/67
	Willow Oak Shopping Center Branch	09/16/80
Moncure	Mid-South Bank & Trust Company	01/03/84
Monroe	**Bank of Union**	10/14/85
	Skyway Drive Branch	08/12/88
	Security Bank and Trust Company	
	Monroe Branch	11/07/60
	Five Points Branch (LSF)	10/14/63
	Old Charlotte Highway Office	07/25/81
	Sutton Park Office (LSF)	09/09/69
	Union Village Office	07/23/73
	United Carolina Bank	
	Lancaster Avenue Branch	05/01/81
	Monroe Mall Branch	05/01/81
	Monroe Mall Branch II	05/01/81
	Motor Branch	05/01/81
	N. Main Street Branch	05/01/81
	Plaza Branch	05/01/81
	Roosevelt Boulevard Branch	05/01/81
Mooresville	Lincoln Bank of North Carolina	11/27/89
	The Bank of Iredell	
	Mooresville Office	04/19/84
	Lakeside Branch	04/04/88
	Plaza Drive Office	01/08/87
	Port Village Office	04/16/88
	Security Bank and Trust Company	09/12/88
Morehead City	Branch Banking and Trust Company	
	Morehead City Main Office	07/30/84
	Morehead Plaza Branch	07/03/75

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Morehead City (cont.)	First-Citizens Bank & Trust Company	
	Morehead City Branch	02/21/34
	The Center Branch	03/29/71
	Parkway Branch	08/15/66
	Peoples Bank and Trust Company	09/28/84
Morganton	Bank of Granite	07/10/89
	First-Citizens Bank & Trust Company	03/19/75
Morrisville	First-Citizens Bank & Trust Company	05/23/88
	The Fidelity Bank	08/05/85
Mount Airy	First-Citizens Bank & Trust Company	07/16/74
	The Community Bank	03/30/88
Mount Gilead	The Fidelity Bank	04/12/73
Mount Holly	Branch Banking and Trust Company	10/05/81
Mount Olive	**Southern Bank and Trust Company**	03/03/36
	Park Avenue Branch	03/01/67
Moyock	**The Bank of Currituck**	10/14/20
Murfreesboro	Southern Bank and Trust Company	12/29/86
Murphy	**Citizens Bank**	07/12/83
	First-Citizens Bank & Trust Company	
	Murphy Branch	10/28/85
	Murphy Main Office	09/26/89
Nags Head	The East Carolina Bank	04/29/71
Nashville	Peoples Bank and Trust Company	
	Nashville Branch	06/01/31
	E. Drive-In Branch (LSF)	04/26/71
New Bern	Barclays Bank of North Carolina	
	Bern Square Branch	07/21/86
	Downtown New Bern Branch	07/21/86
	Glenburnie Road Branch	08/06/80
	Highway 17 South Office	01/29/74
	Neuse Boulevard Office	06/21/62
	New Bern Main Branch	01/30/84
	(Branch originally entered New Bern 8-9-30)	
	First-Citizens Bank & Trust Company	
	New Bern Branch	02/05/34
	East 70 Branch	08/28/67
	Finance Branch	10/20/40
	Twin Rivers Mall Branch	02/19/73
Newland	**Avery County Bank**	11/05/13
Newport	First-Citizens Bank & Trust Company	
	New Port Branch	06/02/52
	Howard Boulevard Branch	11/29/82
Newton	Bank of Granite	02/01/84
	First-Citizens Bank & Trust Company	10/28/85
	Peoples Bank	10/06/86
	(Bank moved its corporate headquarters 10/06/86)	
	Newton-Conover Branch	04/30/64
Newton Grove	First-Citizens Bank & Trust Company	09/24/79
	United Carolina Bank	05/01/81
Norlina	Peoples Bank and Trust Company	02/01/66
North Wilkesboro	First-Citizens Bank & Trust Company	05/29/73
	Yadkin Valley Bank and Trust Company	08/01/84
Norwood	Bank of Stanly	04/13/87
	Security Bank and Trust Company	
	Norwood Branch	09/10/46
	Main Street Branch (LSF)	09/29/69

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Oakboro	Security Bank and Trust Company	01/02/47
Oakdale	United Carolina Bank	05/01/81
Oak City	Branch Banking and Trust Company	10/20/80
Ocean Isle Beach	United Carolina Bank	07/23/84
Ocracoke	The East Carolina Bank	05/04/78
Old Fort	Branch Banking and Trust Company	03/03/86
Oriental	First-Citizens Bank & Trust Company	12/14/72
Oteen	First-Citizens Bank & Trust Company	10/13/70
Parkton	United Carolina Bank	12/03/87
Peachland	United Carolina Bank	05/01/81
Pembroke	**Lumbee Bank**	12/22/71
Pikeville	Branch Banking and Trust Company	11/21/49
Pilot	First-Citizens Bank & Trust Company	09/01/81
- Pilot Mountain	**The Community Bank**	03/23/87
	First-Citizens Bank and Trust Company	03/28/85
Pine Bluff	First Bank	05/21/84
Pinehurst	Branch Banking and Trust Company	07/02/84
	First Bank	04/13/82
	Mid-South Bank & Trust Company	
	Pinehurst Branch	08/10/78
	Pinehurst Theatre Building Office (LSF)	10/12/81
Pine Level	**Bank of Pine Level**	01/09/07
Pinetops	Peoples Bank and Trust Company	03/01/54
Pineville	Branch Banking and Trust Company	12/01/86
	First-Citizens Bank & Trust Company	10/30/73
	Republic Bank and Trust Company	08/29/87
	United Carolina Bank	05/01/81
Pink Hill	First-Citizens Bank & Trust Company	08/16/46
Pittsboro	First-Citizens Bank & Trust Company	04/08/70
Plymouth	Branch Banking and Trust Company	
	Plymouth Branch	01/29/25
	Plymouth Plaza Drive-In Branch	09/09/66
	Southern Bank and Trust Company	03/10/82
Polkton	Security Bank and Trust Company	01/23/69
Polkville	First-Citizens Bank & Trust Company	03/19/74
Princeton	Branch Banking and Trust Company	12/18/61
	First-Citizens Bank & Trust Company	12/09/86
Raeford	United Carolina Bank	
	Raeford Main Office	03/01/82
	Sunset Drive-In Branch	03/01/82
Raleigh	Barclays Bank of North Carolina	07/21/86
	Branch Banking & Trust Co.	
	Fayetteville Street Main Office	05/10/65
	Atlantic Avenue Office	10/02/89
	Colony Center Drive-In Branch	11/15/71
	Crabtree Valley Branch	08/16/71
	Creedmoor Road Branch	11/20/85
	Hechinger Plaza Branch	09/11/72
	Lynn Road Office	10/02/89
	North Ridge Branch	01/06/87
	State University Office	09/10/62
	Wake Forest Road Drive-In Branch	08/23/65
	The Fidelity Bank	05/22/72
	First-Citizens Bank & Trust Company	12/29/34
	Cameron Village Branch	06/01/60

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Raleigh (cont.)	Crabtree Valley Branch	03/01/72
	Five Points Branch	07/01/74
	Longview Branch	04/24/57
	Mini City Branch	11/15/82
	Mission Valley Office	03/19/73
	Mordecai-Oakwood Branch	01/22/51
	North Boulevard Branch	07/23/56
	North Hills Branch	11/02/64
	Oak Park Branch	05/30/66
	Quail Corners Branch	02/03/69
	Ridgewood Branch	10/18/60
	Stonehenge Branch	06/02/86
	Wainwright Center Branch	12/02/74
	West Side Branch	09/01/48
	Mechanics and Farmers Bank	
	Raleigh Branch	01/06/23
	Rock Quarry Road Branch	06/23/77
	Peoples Bank and Trust Company	
	Falls North Office	09/30/80
	Peoples Bank Center	01/26/87
	Pleasant Valley Road Branch	07/01/82
	Six Forks Station Branch	05/02/83
	Triangle Bank & Trust Company	01/04/88
	United Carolina Bank	
	Raleigh Branch	05/01/81
	Barrett Drive Branch	09/01/84
	Brentwood Road Branch	05/01/81
	Cameron Village Branch	09/01/84
	Crabtree Valley Branch	09/01/84
	Falls Village Branch	09/01/84
	North Boulevard Centre Branch	07/15/81
	State Capitol Branch	11/04/81
	Stonehenge Market Branch	04/08/86
Ramseur	Branch Banking and Trust Company	07/02/84
	First-Citizens Bank & Trust Company	09/01/87
Randleman	Randolph Bank and Trust Company	08/30/88
Ranlo	Branch Banking and Trust Company	10/05/81
Reidsville	First-Citizens Bank & Trust Company	05/26/67
Research Triangle Park	First-Citizens Bank & Trust Company	03/29/72
Richfield	First Bank	03/03/86
Richlands	First-Citizens Bank & Trust Company	11/23/36
Riegelwood	United Carolina Bank	05/01/81
Roanoke Rapids	Branch Banking and Trust Company	
	Park Plaza Drive-in Branch	03/17/70
	Roanoke Rapids Main Office	06/03/74
	First-Citizens Bank & Trust Company	
	Roanoke Rapids Branch	01/03/55
	Tenth Street Branch	05/29/67
	Peoples Bank and Trust Company	12/30/77
Robbins	The Fidelity Bank	06/01/70
	First Bank	11/04/69
Robersonville	Southern Bank and Trust Company	07/16/71
Rockingham	First Scotland Bank	11/15/86
	The Fidelity Bank	08/28/89
	United Carolina Bank	

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Rockingham (cont.)	Central Branch	12/01/83
	Tri-City Drive-In Branch	12/01/83
	Watson Heights Branch	12/01/83
Rockwell	Farmers & Merchants Bank	08/12/70
Rocky Mount	Branch Banking and Trust Company	
	Rocky Mount Main Office	07/15/85
	Winstead Avenue Office	11/30/87
	First-Citizens Bank & Trust Company	10/06/71
	Peoples Bank and Trust Company	04/01/31
	Benvenue Branch	02/23/83
	City Lake Office	03/17/89
	Oakwood Office	04/04/88
	South Branch (LSF)	08/19/49
	City Lake Office	03/17/89
	Westridge Village Branch	03/09/72
	Unity Bank and Trust Company	09/05/89
Roper	Branch Banking and Trust Company	05/06/63
Roseboro	First-Citizens Bank & Trust Company	
	Roseboro Office	09/30/31
	Lakewood Branch	11/15/77
Rose Hill	United Carolina Bank	05/01/81
Roxboro	Peoples Bank and Trust Company	06/11/73
Roxobel	Southern Bank and Trust Company	12/23/69
Rutherfordton	Branch Banking and Trust Company	
	Rutherfordton Branch	10/05/81
	Washington Street Branch	10/05/81
	Community Bank & Trust Company	11/27/87
Saint Pauls	United Carolina Bank	05/01/81
Salisbury	Farmers & Merchants Bank	
	North Main Street Office	11/07/83
	West Salisbury Branch	05/21/73
	Security Bank and Trust Company	03/15/15
	East Innes Branch	03/21/68
	Hospital Branch	01/26/84
	South Office	03/29/71
	Statesville Road Office	08/24/72
	201 S. Main Street Branch	07/23/73
	West Innes Branch	10/06/62
Salter Path	First-Citizens Bank & Trust Company	04/18/83
Saluda	First-Citizens Bank & Trust Company	03/28/67
Sandy Ridge	The Community Bank	03/06/89
Sanford	Branch Banking and Trust Company	
	Sanford Main Office	07/02/84
	Bragg Street Office	07/02/84
	Kendale Plaza Office	07/02/84
	First Carolina Bank & Trust Company	07/01/85
	First-Citizens Bank & Trust Company	
	Sanford Branch	10/08/68
	Kendale Branch	05/01/72
	Mid-South Bank & Trust Company	06/27/74
	Horner Boulevard Branch	06/17/76
Saratoga	Branch Banking and Trust Company	11/16/59
Scotland Neck	Branch Banking and Trust Company	03/01/68
	Peoples Bank and Trust Company	11/22/66
Selma	Branch Banking and Trust Company	01/03/28
	First-Citizens Bank & Trust Company	10/15/68

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Seven Springs	Southern Bank and Trust Company	03/01/67
Shallotte	United Carolina Bank	
	North Branch	05/01/81
	South Branch	05/01/81
	Shallotte Branch	05/01/81
Sharpsburg	Peoples Bank and Trust Company	11/24/58
Shelby	Branch Banking and Trust Company	
	Shelby Branch	10/05/81
	Market Place Office	10/05/81
	South DeKalb Branch	10/05/81
	First-Citizens Bank & Trust Company	10/08/68
Siler City	Branch Banking and Trust Company	07/02/84
Sims	The Heritage Bank	08/01/72
Smithfield	Bank of Pine Level	12/29/86
	Branch Banking and Trust Company	07/02/84
	First-Citizens Bank & Trust Company	
	Smithfield Branch	04/26/29
	Finance Branch	10/20/50
	Finance Drive-In Branch	02/16/88
	Pine Needle Branch	11/12/79
	Rose Manor Branch	02/10/69
	S. Smithfield Branch	07/16/68
Smyrna	First-Citizens Bank & Trust Company	04/07/82
Sneads Ferry	First-Citizens Bank & Trust Company	07/12/71
Snow Hill	First-Citizens Bank & Trust Company	07/30/71
South Wilmington	Peoples Bank and Trust Company	03/25/83
Southern Pines	Barclays Bank of North Carolina	07/21/86
	Branch Banking and Trust Company	07/02/84
	First-Citizens Bank & Trust Company	03/18/75
	Mid-South Bank and Trust Company	01/21/88
Southern Shores	The East Carolina Bank	05/11/84
	Peoples Bank and Trust Company	01/16/89
Southport	First-Citizens Bank & Trust Company	09/07/71
	United Carolina Bank	
	Southport Branch	05/01/81
	River Run Branch	01/07/86
	Sawdust Trail Branch	05/01/81
Sparta	**Blue Ridge Bank**	10/15/87
	First-Citizens Bank & Trust Company	12/01/72
Spencer	Security Bank and Trust Company	03/12/45
Spindale	Branch Banking and Trust Company	10/05/81
Spring Hope	First-Citizens Bank & Trust Company	11/17/34
	Peoples Bank and Trust Company	04/15/70
Spring Lake	Mid-South Bank and Trust Company	10/09/89
	Peoples Bank and Trust Company	11/16/78
Spruce Pine	First Commercial Bank	12/10/84
Stanley	Branch Banking and Trust Company	10/05/81
	Security Bank and Trust Company	12/16/85
Stanleyville	First-Citizens Bank & Trust Company	12/15/81
Stantonsburg	Branch Banking and Trust Company	11/16/59
Star	The Fidelity Bank	06/01/70
Statesville	**The Bank of Iredell**	06/08/83
	Branch Banking and Trust Company	
	Statesville Main Office	12/31/70
	Signal Hill Drive-In Branch	11/11/74

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Statesville (cont.)	Statesville Branch	12/31/70
	First-Citizens Bank & Trust Company	
	Signal Hill Branch	02/27/74
	Statesville Main Office	12/15/87
	West Front Street Branch	10/28/85
Stedman	First-Citizens Bank & Trust Company	10/05/65
Stokes	Southern Bank and Trust Company	03/08/74
Stokesdale	First-Citizens Bank & Trust Company	06/29/83
Sunbury	First-Citizens Bank & Trust Company	07/11/85
Swan Quarter	The East Carolina Bank	03/14/35
Swansboro	First-Citizens Bank & Trust Company	07/01/55
Sylva	Carolina Mountain Bank	05/01/87
	First-Citizens Bank & Trust Company	10/28/85
Tabor City	United Carolina Bank	
	Tabor City Branch	05/01/81
	701 North Branch	05/01/81
Tar Heel	United Carolina Bank	05/01/81
Tarboro	Branch Banking and Trust Company	
	Tarboro Branch	10/20/80
	North Tarboro Branch	10/20/80
	West Tarboro Branch	10/20/80
	First-Citizens Bank & Trust Company	06/13/88
	Peoples Bank and Trust Company	04/04/72
Taylorsville	Blue Ridge Bank	10/16/89
Thomasville	First-Citizens Bank & Trust Company	
	Thomasville Branch	11/23/71
	Thomasville Main Office	02/19/65
	Lexington State Bank	07/01/87
Trenton	Branch Banking and Trust Company	12/20/34
Troutman	The Bank of Iredell	04/17/89
Troy	**First Bank**	02/08/35
	Montgomery Square Branch	06/23/86
	Motor Bank Branch (LSF)	01/25/73
	N. Main Street Branch	06/16/67
	Southside Office (LSF)	08/09/76
	The Fidelity Bank	
	Troy Branch	06/01/70
	West Troy Branch	04/04/77
Turkey	First-Citizens Bank & Trust Company	12/09/71
Tyro	Security Bank and Trust Company	10/19/77
Vass	Branch Banking and Trust Company	07/02/84
	First Bank	07/31/87
Wadesboro	Security Bank and Trust Company	12/16/85
	United Carolina Bank	
	Wadesboro Branch	05/01/81
	Drive-In Branch	05/01/81
Wagram	First Bank	03/05/88
Walkertown	Peoples Bank of the Triad	12/31/89
Wake Forest	The Fidelity Bank	07/22/71
Wallace	Branch Banking and Trust Company	
	Wallace Branch	08/30/33
	Norwood Street Drive-In Branch	02/02/72
	United Carolina Bank	05/01/81
Walnut Cove	First-Citizens Bank & Trust Company	06/29/83
Wanchese	The East Carolina Bank	04/06/84

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Warrenton	Branch Banking and Trust Company	
	Warrenton Branch	12/20/76
	Market Street Drive-In Branch (LSF)	10/06/81
	First-Citizens Bank & Trust Company	05/21/74
Warsaw	Branch Banking and Trust Company	05/24/26
	Southern Bank and Trust Company	03/01/67
Washington	First-Citizens Bank & Trust Company	
	Washington Branch	09/07/71
	Mid-Town Branch	10/22/73
Waxhaw	Bank of Union	06/03/89
	United Carolina Bank	05/01/81
Waynesville	First-Citizens Bank & Trust Company	
	North Main Street Branch	10/28/85
	Waynesville Branch	06/23/87
Weaverville	First Commercial Bank	10/09/89
Welcome	Lexington State Bank	07/09/58
Weldon	Branch Banking and Trust Company	03/01/68
	First-Citizens Bank & Trust Company	01/07/70
Wendell	First-Citizens Bank & Trust Company	02/19/68
West Concord	Security Bank and Trust Company	04/27/70
West End	Branch Banking and Trust Company	07/02/84
	First Bank	09/20/78
West Jefferson	First-Citizens Bank & Trust Company	
	West Jefferson Branch	11/11/85
	Drive-In Branch	11/11/85
	Yadkin Valley Bank and Trust Company	03/01/88
Whitakers	Peoples Bank and Trust Company	02/25/35
Whiteville	**United Carolina Bank**	05/01/81
	Courthouse Branch	07/23/84
	Railroad Plaza Branch	05/01/81
Whiteville	Whiteville Plaza Branch	05/01/81
Williamston	Branch Banking and Trust Company	
	Williamston Branch	02/13/30
	Washington Street Drive-In Office	09/01/66
	First-Citizens Bank & Trust Company	06/12/73
Wilmington	Barclays Bank of North Carolina	
	Wilmington Branch	07/21/86
	Downtown Wilmington Branch	07/21/86
	Branch Banking and Trust Company	10/18/84
	First-Citizens Bank & Trust Company	
	Wilmington Branch	05/17/60
	Longleaf Branch	11/13/72
	Market Plaza Branch	03/19/70
	132 North Branch	01/14/85
	Oleander Branch	08/25/80
	Plaza East Branch	09/19/78
	Port City Branch	06/19/69
	First Hanover Bank	02/17/86
	Hospital Branch	03/09/87
	Ogden Branch	03/14/89
	Peoples Bank and Trust Company	
	Cape Fear Shopping Center Branch	03/25/83
	Market Street Branch	03/25/83
	North Front Street Branch	03/25/83
	Oleander Branch	03/25/83
	Topsail State Bank	12/12/88

(LSF) - Limited Service Facility

LOCATION	NAME OF BANK	OPENED FOR BUSINESS
Wilmington (cont.)	United Carolina Bank	
	Wilmington Branch	05/01/81
	N. Seventeen Branch (Market Street)	05/01/81
	Ogden Branch	05/01/81
	Oleander Branch	05/01/81
	S. 17th Street Branch (Hospital)	08/26/81
Wilson	Barclays Bank of North Carolina	07/21/86
	Branch Banking and Trust Company	01/01/1900
	Five Points Branch LSF	07/09/51
	Medical Center Branch	08/16/58
	West Nash Street Branch	10/22/57
	First-Citizens Bank & Trust Company	
	Wilson Branch	03/15/61
	Eastside Branch	11/10/69
	Parkwood Mall Branch (LSF)	03/19/79
	Parkwood Office	07/16/63
	West Nash Road Office	06/01/83
	Peoples Bank and Trust Company	
	Nash Street Branch	10/09/86
	Regency Park Branch	03/11/81
Windsor	First-Citizens Bank & Trust Company	06/13/88
	Southern Bank and Trust Company	10/06/69
Wingate	Security Bank and Trust Company	01/17/86
Winston-Salem	Branch Banking and Trust Company	
	Jonestown Road Office	07/27/87
	North Point Branch	01/18/88
	Silas Creek Parkway Office	03/10/86
	Stratford Road Office	10/12/87
	Winston-Salem Main Office	02/27/84
	First-Citizens Bank & Trust Company	
	Winston-Salem Branch	03/02/72
	Brookridge Branch	09/01/89
	Cherry Street Branch	10/10/77
	Country Club Road Branch	09/07/73
	The Healy Drive Branch	11/22/83
	Parkview Center Branch	12/01/72
	Mechanics and Farmers Bank	09/19/81
	Peoples Bank of the Triad	12/31/89
	Jonestown Branch	12/31/89
	University Branch	12/31/89
	Salem Trust Bank	03/03/86
	Triad Bank	
	North Point Branch	06/21/85
	Stratford Road Office	05/27/86
Winterville	First-Citizens Bank & Trust Company	03/28/85
Winton	Southern Bank and Trust Company	12/29/86
Wrightsville	Peoples Bank and Trust Company	03/25/83
Beach	United Carolina Bank	07/05/89
Yaupon Beach	First-Citizens Bank & Trust Company	06/09/86
	United Carolina Bank	05/01/81
Zebulon	First-Citizens Bank & Trust Company	11/11/87
	Peoples Bank and Trust Company	
	Zebulon Office	09/03/35
	Wedgewood Terrace Office	11/03/69

(LSF) - Limited Service Facility

DIRECTORY OF BANK HOLDING COMPANIES

The Bank Holding Company Act of 1984, as amended, requires that bank holding companies doing business in North Carolina must register annually with the Commissioner of Banks. This registration applies to bank holding companies that control the following:

(1) A North Carolina federally or state-chartered bank or
(2) A Nonbank subsidiary that has offices located in North Carolina.

BANK HOLDING COMPANIES REGISTERED WITH THE COMMISSIONER OF BANKS

MARCH 31, 1990

NORTH CAROLINA BANK HOLDING COMPANIES

(In alphabetical order including a listing of bank and nonbank subsidiaries (direct and indirect) operating within the State of North Carolina.)

CORPORATION .... **LOCATION**

Bank of Granite Corporation .... **Granite Falls**

Bank of Granite

BarclaysAmericanCorporation .... **Charlotte**

American Insurance Agency of Elizabeth Ave., Inc.
American Realty and Investment Company
Barclays Business Credit, Inc.
Barclays American/Commercial, Inc.
Barclays American/Commercial Services Group, Inc.
Barclays American/Financial, Inc.
Barclays American/Financial Services, Inc.
Barclays American/Leasing, Inc.
Barclays American/Mortgage Corporation
Barclays Bank of North Carolina
The Citadel Life Insurance Company

BB&T Financial Corporation .... **Wilson**

Branch Banking and Trust Company
Carba Realty, Inc.
150 Corporation

BTNC Corp .... **Greensboro**

Bankers Trust of North Carolina

Carolina First Bancshares, Inc. .... **Lincolnton**

Lincoln Bank of North Carolina
North State Insurance Agency, Inc.

Carolina Mountain Holding Company .... **Highlands**

Carolina Mountain Bank
CM Mortgage, Inc.

CCB Financial Corporation .... **Durham**

Central Carolina Bank and Trust Company, N. A.
Republic Bank and Trust Company
Southland Associates, Inc.

Crown National Bancorporation, Inc. .... **Charlotte**

Crown National Bank

Enterprise Bancorp, Inc. .... **Raleigh**

Enterprise Bank, N.A.

F & M Financial Corporation .... **Granite Quarry**

Farmers & Merchants Bank
F & M Investment Co., Inc.

Fidelity BancShares, (N.C.), Inc. .... **Fuquay-Varina**

The Fidelity Bank

First Bancorp .... **Troy**

First Bank
Montgomery Data Services, Inc.
First Recovery

First Charter Corporation .... **Concord**

First Charter National Bank
First Charter Mortgage Corporation

First Citizens BancShares, Inc. .... **Raleigh**

American Guaranty Insurance Company
First-Citizens Bank & Trust Company
First Citizens Mortgage Company
First Title Insurance Company
Greenhaven Apartments
National Title Insurance Agency, Inc.
Neuse, Inc.
SWCO, Inc.
Triangle Life Insurance Company

First Commercial Holding Corporation .... **Asheville**

First Commercial Bank
Commercial Title

First Security Financial Corporation .... **Salisbury**

Security Bank & Trust Company
First Security Credit Corporation

First Union Corporation .... **Charlotte**

Capitol Credit Plan of North Carolina, Inc.
Capitol Finance Group, Inc.
Capitol Mortgage Plan Corporation
Capitol Premium Plan, Inc.
First Union Brokerage Services, Inc.
First Union Commercial Corporation
First Union Futures Corporation
First Union Home Equity Corporation
First Union International Transportation Services, Inc.
First Union Mortgage Company
First Union National Bank of North Carolina
General Financial Agency, Inc.
Tryon Management, Inc.

First Wachovia Corporation .... **Winston-Salem**

City Loans, Inc.
First Wachovia Brokerage Service Corporation
First Wachovia Corporate Services, Inc.
First Wachovia International Banking Corporation
First Wachovia Leasing Corporation
First Wachovia Mortgage Company
First Wachovia Student Financial Services, Inc.
First Wachovia Trust Services, Inc.
Greenville Agricultural Credit Corporation
ORE, Inc.
Wachovia Bank & Trust Company, N. A.
Wachovia Financial Corporation
Wachovia Operational Services Corporation
Wachovia VideoFinancial Services Corporation
The Wachovia Corporation

FNB Corporation .... **Asheboro**

The First National Bank of Randolph County

FNB Financial Services Corporation .... **Reidsville**

First National Bank of Reidsville

LSB Bancshares, Inc. .... **Lexington**

Lexington State Bank

New East Bancorp .... **Raleigh**

New East Bank of Fayetteville
New East Bank of Goldsboro
New East Bank of Greenville

NCNB Corporation .... **Charlotte**

BNC Realty Company
First Tryon Securities

NCNB Associates
NCNB Charlotte Center Associates
NCNB Charlotte Center, Inc.
NCNB-Charter Associates
NCNB Community Development Corporation
NCNB Corporate Services, Inc.
NCNB Equity Corporation
NCNB Futures Corporation
NCNB Lease Investments, Inc.
NCNB Leasing Corporation
NCNB Mortgage Corporation
NCNB National Bank of North Carolina
NCNB Overseas Corporation
NCNB Plaza Charlotte, Inc.
NCNB Properties, Inc.
NCNB SBIC Corporation
NCNB Securities, Inc.
NCNB Services, Inc.
NCNB Texas Bancorporation, Inc.
NCNB Venture Corporation
Superior Life Insurance Company
TIM, Inc.

Peoples Bancorporation .... Rocky Mount

Citizens National Bank
Mid-South Bank and Trust Company
MSB Financial Services, Inc.
Peoples Bank and Trust Company
Peoples Mortgage Company
Pepco, Inc.

Southern Bancshares (N.C.), Inc. .... Mount Olive

Goshen, Inc.
Southern Bank & Trust Company

Southern National Corporation .... Lumberton

Southern International Corporation
Southern National Bank of North Carolina
Southern National Bank of South Carolina
Southern National Leasing Corporation
Southern National Mortgage Company
Southern National Realty Corporation
Unified Investors Life Insurance Company

The Planters Corporation .... Rocky Mount

The Planters National Bank and Trust Company

United Carolina Bancshares Corporation .... Whiteville

Capital Brokerage Corporation
UCB Facilities Corporation
UCB Financial Services Corporation
United Carolina Bank
United Carolina Bank of South Carolina

OUT OF STATE BANK HOLDING COMPANIES

(In alphabetical order including a listing of the nonbank subsidiaries with offices operating within the State of North Carolina.)

CORPORATION	LOCATION
Amity Bancorp Inc.	**New Haven, Connecticut**
Amity Loans Inc.	
AmSouth Bancorporation	**Birmingham, Alabama**
AmSouth Mortgage Company, Inc.	
Bank of Boston Corporation	**Boston, Massachusetts**
BancBoston Financial Company	
BancBoston Mortgage Corporation	
Bank of Boston (loan production office)	
Bank of New England Corporation	**Boston, Massachusetts**
New England Commercial Finance Corporation	
New England Merchants Leasing Corporation	
Beneficial Corporation	**Wilmington, Delaware**
Beneficial Management Corporation of America	
Beneficial Mortgage Co. of North Carolina	
Beneficial North Carolina, Inc.	
Chemical Banking Corporation	**New York, New York**
Chemical Financial Corporation	
Chemical Financial Services Corporation	
Citicorp	**New York, New York**
Citicorp Information Resources, Inc.	
Citicorp Mortgage, Inc.	
Quotron Systems, Inc.	
Citizens and Southern Corporation	**Atlanta, Georgia**
C & S Family Credit, Inc.	
Fleet/Norstar Financial Group, Inc.	**Providence, Rhode Island**
Fleet Finance, Inc.	
Fleet Mortgage Corporation	
Fleet Real Estate Funding Corporation	

Manufacturers Hanover Corporation .... **New York, New York**

The CIT Group/Factoring Manufacturers Hanover, Inc.
The CIT Group/Sales Financing, Inc.

MNC Financial, Inc. .... **Baltimore, Maryland**

Landmark Financial Services of North Carolina, Inc.

Norwest Corporation .... **Minneapolis, Minnesota**

Norwest Financial America, Inc.
Norwest Financial Leasing, Inc.
Norwest Financial North Carolina, Inc.
Norwest Financial North Carolina 1, Inc.

PNC Financial Corporation .... **Pittsburgh, Pennsylvania**

Citizens Fidelity Leasing Corp.

RHNB Corp .... **Rock Hill, South Carolina**

RHNB National Bank of North Carolina
Sterling Commercial Corporation

Security Pacific Corporation .... **Los Angeles, California**

Security Pacific Finance Corporation
Security Pacific Housing Services, Inc.
Security Pacific Automotive Financial Services Corp.
Secuity Pacific Financial Services, Inc.

Signet Banking Corporation .... **Richmond, Virginia**

Signet Home Loan Corporation/North Carolina

South Carolina National Corporation .... **Columbia, South Carolina**

Provident Finance Company of North Carolina, Inc.
Provident Mortgage Company, Inc.

Sovran Financial Corporation .... **Norfolk, Virginia**

Sovran Credit Corporation
Sovran Equity Mortgage Corporation
Sovran Leasing Corporation
Sovran Mortgage Corporation

HISTORICAL INFORMATION

COMMISSIONERS OF BANKS

STATE OF NORTH CAROLINA

In 1931 the North Carolina legislature created the Banking Commission, an agency authorized to supervise all state-chartered banks. The Commissioner of Banks, appointed by the Governor to a four-year term, supervises and regulates all state-chartered banks through a professional staff of examiners and administrative personnel. In addition to enforcing the banking laws contained in Chapter 53 of the North Carolina General Statutes, he acts as the executive officer of the North Carolina Banking Commission.

Listed below are the persons who have served as Commissioner of Banks since 1931.

NAME	DATES OF SERVICE	
	From	*Until*
Gurney P. Hood	May 27, 1931	April 14, 1951
W. W. Jones	April 14, 1951	October 31, 1957
Frank L. Harrelson (Acting)	October 31, 1957	November 12, 1957
Ben R. Roberts	November 12, 1957	September 6, 1963
F. Shelby Cullom	September 6, 1963	January 18, 1966
Frank L. Harrelson (Acting)	January 18, 1966	July 31, 1966
Frank L. Harrelson	August 1, 1966	June 30, 1976
John R. Tropman	July 1, 1976	April 27, 1978
Thomas N. Brafford	April 27, 1978	August 31, 1978
James S. Currie	September 1, 1978	March 31, 1987
Hal D. Lingerfelt (Acting)	April 1, 1987	May 31, 1987
William T. Graham	June 1, 1987	

NORTH CAROLINA STATE-CHARTERED BANKS

OPENING DATES

BANK	HOME OFFICE	OPENING DATE
Branch Banking and Trust Company	Wilson	1872
First Citizens Bank & Trust Company	Raleigh	03/01/1898
Southern Bank and Trust Company	Mount Olive	01/29/01
High Point Bank and Trust Company	High Point	09/02/05
Bank of Granite	Granite Falls	12/12/06
Bank of Pine Level	Pine Level	01/05/07
Mechanics and Farmers Bank	Durham	08/08/08
The Bank of Bladenboro	Bladenboro	10/01/08
Farmers & Merchants Bank	Greensboro	07/15/09
The Fidelity Bank	Fuquay-Varina	08/10/09
Peoples Bank	Newton	01/01/12
Bank of Four Oaks	Four Oaks	06/24/12
Avery County Bank	Newland	10/17/13
Security Bank and Trust Company	Salisbury	03/15/15
The Heritage Bank	Lucama	11/01/16
Guaranty State Bank	Durham	02/24/17
The East Carolina Bank	Engelhard	01/20/20
The Bank of Currituck	Moyock	10/14/20
The Morris Plan Industrial Bank	Burlington	10/10/22
Central State Bank	High Point	03/18/26
United Carolina Bank	Whiteville	03/20/26
Peoples Bank and Trust Company	Rocky Mount	04/01/31
First Bank	Troy	08/23/35
Lexington State Bank	Lexington	07/05/49
Yadkin Valley Bank and Trust Company	Elkin	10/16/68
Lumbee Bank	Pembroke	12/22/71

OPENING DATES

BANK	HOME OFFICE	OPENING DATE
Republic Bank & Trust Company	Charlotte	05/01/72
Mid-South Bank and Trust Company	Sanford	06/27/74
Randolph Bank & Trust Company	Asheboro	11/03/78
Carolina Mountain Bank	Highlands	07/27/80
The Village Bank	Chapel Hill	03/08/82
Triad Bank	Greensboro	10/29/82
First Commercial Bank	Asheville	04/13/83
Lincoln Bank of North Carolina	Lincolnton	06/08/83
Bank of Iredell	Statesville	06/08/83
Citizens Bank	Murphy	07/12/83
First Charlotte Bank and Trust Company	Charlotte	12/14/83
Bank of Stanly	Albemarle	01/26/84
First Scotland Bank	Laurinburg	01/02/85
American Bank & Trust Company	High Point	05/20/85
First Carolina Bank & Trust Company	Sanford	07/01/85
Bank of Union	Monroe	10/14/85
First Hanover Bank	Wilmington	02/17/86
Salem Trust Bank	Winston-Salem	03/03/86
Barclays Bank of North Carolina	Charlotte	07/21/86
Topsail State Bank	Hampstead	10/06/86
Piedmont State Bank	Greensboro	10/15/86
State Bank	Fayetteville	03/16/87
The Community Bank	Pilot Mountain	03/23/87
Bankers Trust of North Carolina	Greensboro	04/27/87
First Community Bank	Gastonia	09/15/87
Blue Ridge Bank	Sparta	10/15/87
Community Bank & Trust Company	Rutherfordton	11/30/87

OPENING DATES

BANK	HOME OFFICE	OPENING DATE
Triangle Bank and Trust Company	Raleigh	01/04/88
FirstSouth Bank	Burlington	05/16/88
Standard Bank and Trust Company	Dunn	09/06/88
Bank of Mecklenburg	Charlotte	07/12/89
Old North State Bank	King	08/14/89
Unity Bank & Trust Company	Rocky Mount	09/05/89
New East Bank of Goldsboro	Goldsboro	09/09/89
New East Bank of Greenville	Greenville	11/11/89
New East Bank of Fayetteville	Fayetteville	11/18/89
Peoples Bank of the Triad	Winston-Salem	12/31/89

RECORD OF ASSETS AND DEPOSITS
OF NORTH CAROLINA STATE-CHARTERED BANKS
1902 - 1989

YEAR	NO. OF BANKS (000)	TOTAL ASSETS (000)	TOTAL DEPOSITS
1902	20	$ 22,341	$ 16,242
1903	149	26,168	18,497
1904	174	29,842	21,678
1905	228	41,096	32,260
1906	263	48,308	37,693
1907	294	51,884	37,803
1908*			
1909*			
1910	348	62,147	45,962
1911	361	68,406	51,461
1912	387	85,584	66,238
1913	411	91,101	69,027
1914	422	85,920	59,456
1915	417	92,349	70,114
1916	437	118,212	96,150
1917	454	156,494	132,953
1918	461	179,865	141,451
1919	502	298,540	261,158
1920	558	271,776	197,121
1921	553	243,046	183,310
1922	544	264,623	211,538
1923	534	298,996	247,863
1924	543	302,798	245,589
1925	530	316,227	260,328
1926	514	313,746	267,585
1927	493	354,408	298,657
1928	485	346,744	298,824
1929	469	361,929	292,674
1930	399	284,388	230,831
1931	377	242,423	185,378
1932	254	226,883	173,297
1933	233	214,471	179,234
1934	213	273,640	237,315
1935	211	318,319	280,101
1936	200	358,704	318,955
1937	196	354,181	311,541
1938	191	375,194	331,666
1939	186	438,688	392,479
1940	184	475,829	427,143
1941	184	593,447	540,907
1942	183	786,354	731,863
1943	182	911,430	853,670
1944	182	1,226,863	1,164,615
1945	184	1,407,225	1,333,589

* Not Available

RECORD OF ASSETS AND DEPOSITS

YEAR	NO. OF BANKS (000)	TOTAL ASSETS (000)	TOTAL DEPOSITS
1946	182	$1,443,771	$1,358,377
1947	181	1,484,179	1,392,687
1948	181	1,434,948	1,334,644
1949	182	1,431,506	1,317,680
1950	179	1,515,314	1,389,672
1951	179	1,704,373	1,566,942
1952	180	1,785,760	1,803,130
1953	180	1,632,289	1,639,736
1954	178	1,892,160	1,721,720
1955	174	1,982,586	1,799,835
1956	167	2,028,805	1,828,458
1957	165	2,065,123	1,852,174
1958	160	2,257,861	2,343,650
1959	153	2,019,679	2,094,607
1960	147	2,255,049	1,963,290
1961	140	2,458,553	2,150,915
1962	133	2,568,145	2,228,553
1963	125	2,564,684	2,212,118
1964	121	2,877,763	2,515,754
1965	116	3,140,387	2,743,481
1966	110	3,466,415	3,045,365
1967	103	3,849,356	3,350,953
1968	99	4,306,317	3,726,746
1969	86	2,874,890	2,499,376
1970	76	3,174,812	2,754,389
1971	72	3,603,890	3,126,589
1972	64	4,074,886	3,540,977
1973	65	4,793,760	4,140,411
1974	66	5,097,292	4,408,774
1975	68	5,401,119	4,704,143
1976	64	5,638,762	4,989,336
1977	62	6,198,395	5,479,936
1978	62	6,777,478	5,971,193
1979	57	7,201,055	6,284,722
1980	56	7,641,345	6,662,650
1981	52	8,675,501	7,402,381
1982	50	9,461,674	8,093,145
1983	50	10,213,510	8,726,179
1984	46	11,606,443	10,032,291
1985	46	10,361,363	8,982,182
1986	49	12,403,815	10,928,043
1987	53	13,590,301	11,680,980
1988	56	15,204,120	13,237,091
1989	62	16,845,388	14,678,614

MAXIMUM RATE OF INTEREST ALLOWED ON CERTAIN LOANS

According to the provisions of G.S. 24-1.1(3) and 24-1.2(2a), the Commissioner of Banks determines monthly the maximum rate of interest allowed on certain loans of $25,000 or less. The maximum rate is 16%, or an index tied to the current six month U. S. Treasury Bill rate, whichever is greater. The maximum rate allowed by this statute and the period in which it changed are displayed below.

PERIOD	RATE OF INTEREST
June 7 - June 30, 1981	21.5
July 1 - July 31, 1981	19.5
August 1 - August 31, 1981	20.0
September 1 - September 30, 1981	21.0
October 1 - October 31, 1981	20.5
November 1 - November 30, 1981	19.5
December 1 - December 31, 1981	17.5
January 1 - January 31, 1982	17.5
February 1 - February 28, 1982	19.0
March 1 - March 31, 1982	20.0
April 1 - May 31, 1982	19.0
June 1 - June 30, 1982	18.0
July 1 - July 31, 1982	18.5
August 1 - August 31, 1982	18.0
September 1 - September 30, 1982	17.0
October 1 - December 31, 1982	16.0
January 1 - December 31, 1983	16.0
January 1 - May 31, 1984	16.0
June 1 - October 31, 1984	16.5
November 1 - December 31, 1984	16.0
January 1 - December 31, 1985	16.0
January 1 - December 31, 1986	16.0
January 1 - December 31, 1987	16.0
January 1 - December 31, 1988	16.0
January 1 - December 31, 1989	16.0